

1990 Draft # 3

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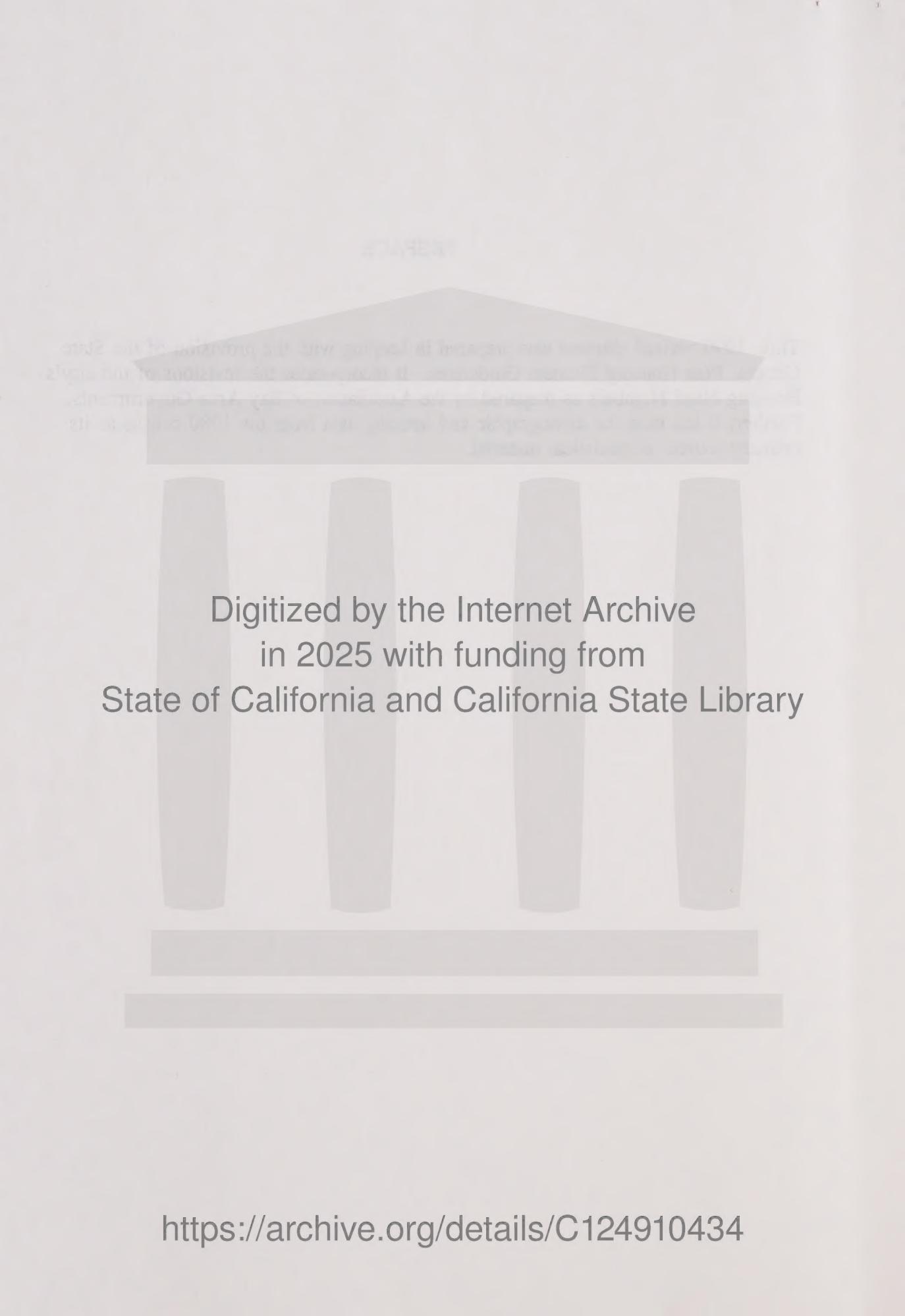
HOUSING ELEMENT
CITY OF LARKSPUR

History

Year	PC Action	CC Adopt	Res #	Prepared by
1981		9/9/81		Lynn Sedway
1984	5/22/84			Larkspur Planning
1988		10/19/88		Larkspur Planning
1990	10/23/90	12/19/90	79/90	Larkspur Planning

PREFACE

This 1990 revised element was prepared in keeping with the provision of the State General Plan Housing Element Guidelines. It incorporates the revisions of the city's Housing Need Numbers as prepared by the Association of Bay Area Governments. Further, it has used the demographic and housing data from the 1980 census as its primary source of statistical material.



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LARKSPUR

Population, Dwellings, & Persons/Dwelling

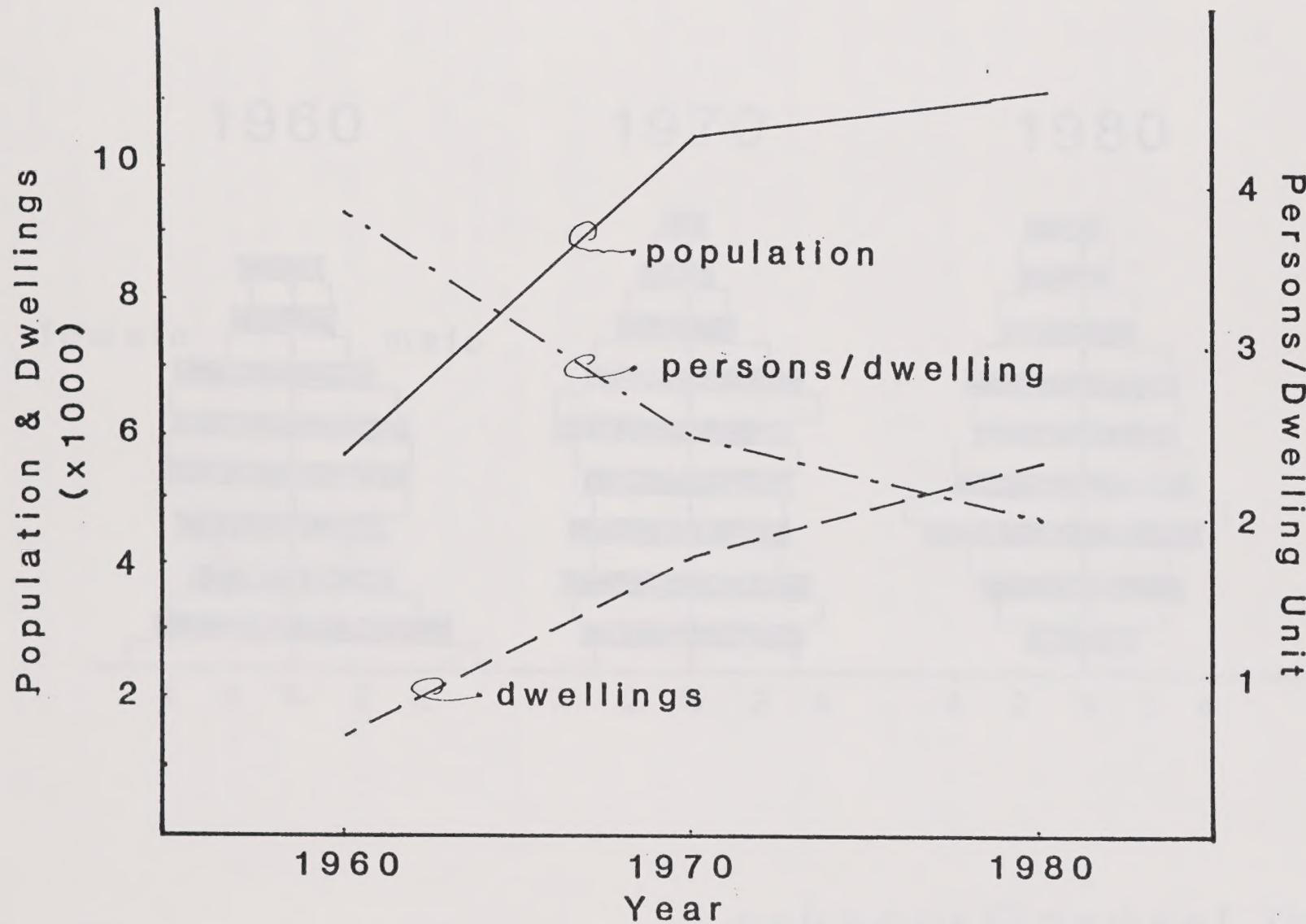


figure 1

Larkspur General Plan

HOUSING ELEMENT

Climate Change and Migration Policy Options

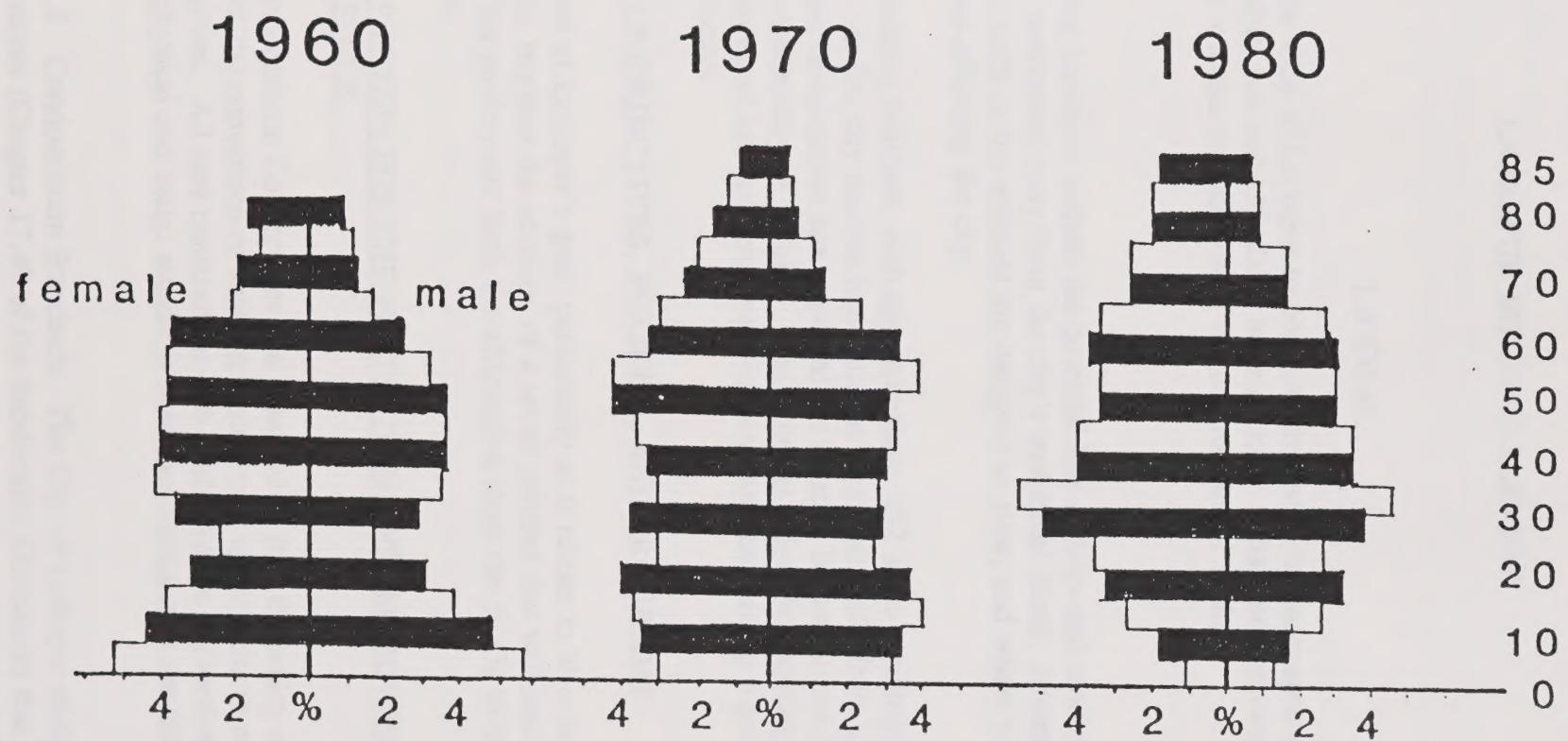
John D. Donnelly
University of California, San Diego



LARKSPUR

Age / Sex Groups

Five Year Increments



Larkspur General Plan
HOUSING ELEMENT

LARKSPUR HOUSING ELEMENT

1.0 GOAL

It is the goal of the City of Larkspur to promote the social and economic diversity of the city by providing safe and affordable housing to all social and economic segments of the community without degradation of the environmental setting.

1.1 Key issues

Key issues affecting Larkspur include the potential loss of low- and moderate-income households and a movement away from the city's traditional family orientation. The public policies set forth in this element are designed to slow, and where possible, reverse these trends affecting the city.

Larkspur is approaching buildout, with approximately 252 acres remaining available for development. As the city reaches buildout, the emphasis shifts from growth to renewal. Continual development has impacted the existing infrastructure (roads, public facilities, and the availability of utilities). High market values for housing and land constrain development of low- and moderate-income housing, posing a greater challenge to the city of Larkspur.

2.0 OBJECTIVES, POLICIES, AND PROGRAMS

The implementation of Larkspur's goal, particularly as it relates to low- and moderate-income households, requires the adoption of a set of policies that will lead to specific public actions. This section sets forth the affirmative steps the city is to take to meet its housing objectives.

OBJECTIVE 1. PROVIDE FOR THE PROTECTION AND IMPROVEMENT OF THE HOUSING STOCK.

POLICY 1.1 Condominium Conversions and Standards. It is the policy of the City of Larkspur to control the conversion of existing multifamily rental units to condominiums and stock cooperatives. All new construction and condominium conversion proposals must conform to physical and social standards described herein as a condition of their approval.

STANDARD 1.1.2 Condominium Standards. The City of Larkspur shall maintain condominium standards (Chapter 17.40 of the Subdivision Ordinance) that require new condominium construction or conversion proposals to conform with the following physical and social standards:

TAX-EXEMPT HOUSING ELEMENT

PART II

In this second part of the series, we will look at the tax-exempt housing element of the new tax law. We will explain how this part of the law affects you and your family.

PART III

Next week, we will look at the tax-exempt housing element of the new tax law. We will explain how this part of the law affects you and your family.

Finally, next week, we will look at the tax-exempt housing element of the new tax law. We will explain how this part of the law affects you and your family.

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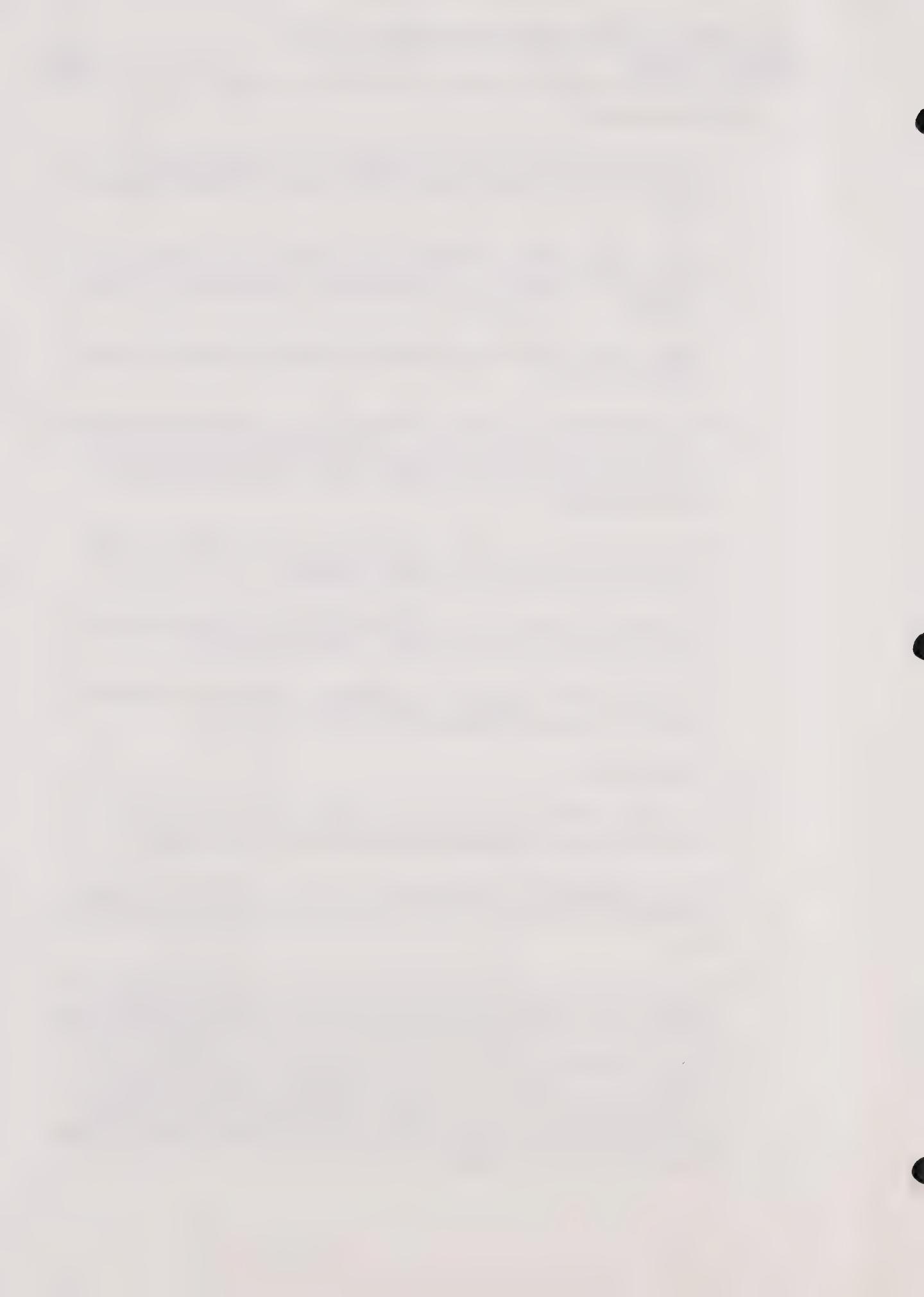
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1 4. Existing apartment rental conversions shall provide all existing low-income
2 households whose residents are 65 years of age or older with a lifetime lease
3 for their units. Mobility-handicapped and blind tenants shall be provided
4 with 10-year leases for their units. Annual rent increases for such units shall
5 be restricted to 50 percent of the Consumer Price Index in California for
6 Urban Wage Earners and Clerical Workers for the San Francisco Bay Area.
7

8 5. Forty percent of the units in condominium conversions shall be retained as
9 rental units.

10 6. The city shall find that the vacancy rates used to determine the right to
11 convert apartment projects to condominiums (Program 1.1.1) have not been
12 artificially increased.

13 7. There has been no systematic discrimination against elderly or mobility-
14 handicapped tenants in the past rental practices of the project.

15 PROGRAM 1.1.1 Condominium Conversions. The City of Larkspur shall develop
16 ordinances to prohibit the conversion of existing multifamily rental projects of three or
17 more units to condominiums or stock cooperatives whenever the rental vacancy rate of
18 such units within the Lower Ross Valley is 5 percent or less. The city will consider an
19 exception to this prohibition for limited equity stock cooperatives on a case-by-case
20 basis.

21 POLICY 1.2 Support the creation of a countywide program enabling moderate-income
22 homeowners to receive rehabilitation financing at subsidized interest rates.

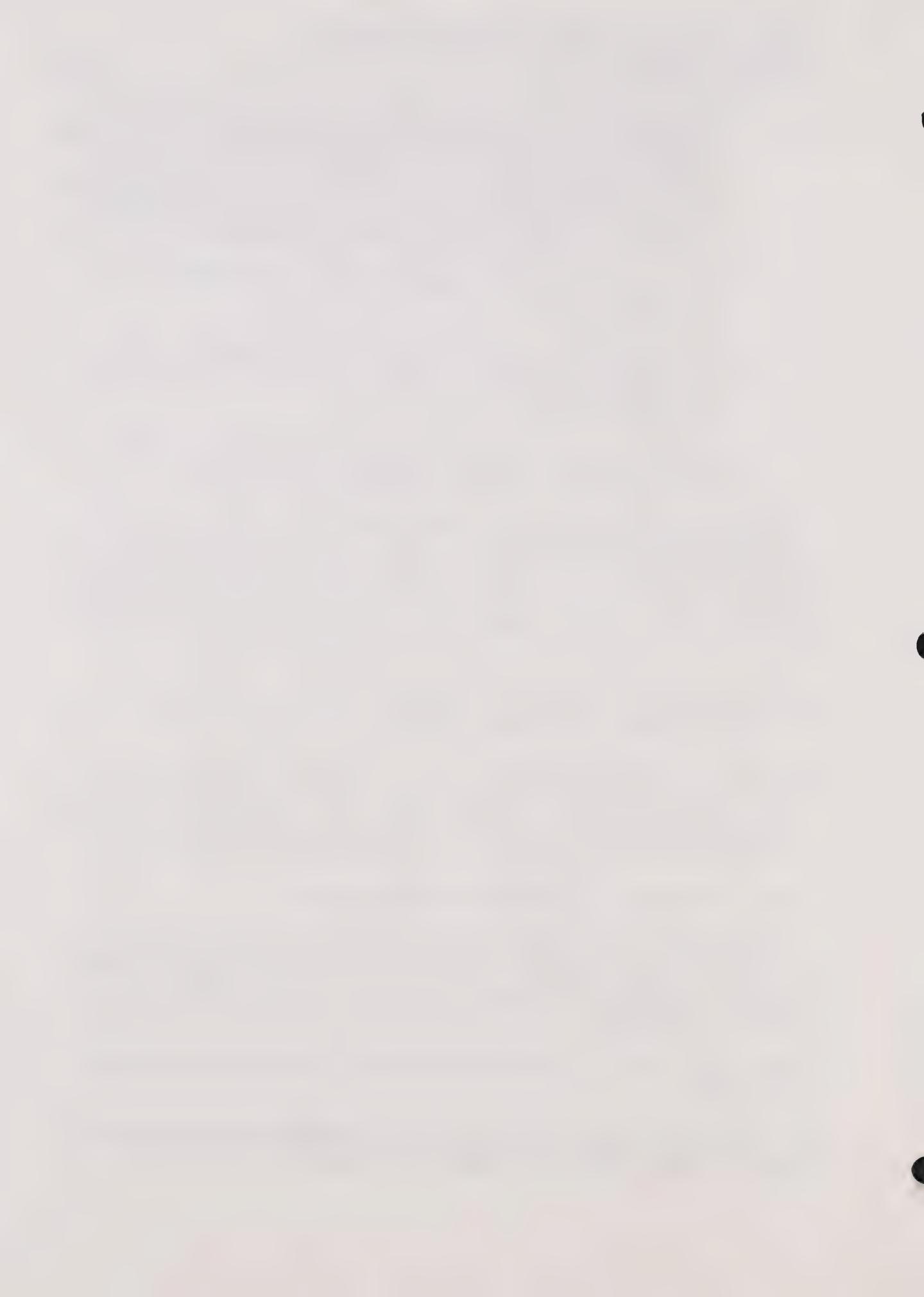
23 POLICY 1.3 Encourage non-profit sponsors to experiment with acquiring and rehabili-
24 tating smaller rental properties as a way of preserving existing affordable housing. Pro-
25 vide sponsors with the support necessary for them to obtain funding commitments from
26 governmental and non-governmental (Marin Community Foundation funds) services.

27 POLICY 1.4 Existing mobile home areas shall be retained.

28 PROGRAM 1.4.1 The concept and associated impacts of converting mobile home
29 parks to a mobile home condominium or subdivision status are to be assessed. Such
30 conversions might assist in the retention of an important component of the city's
31 affordable housing stock.

32 POLICY 1.5 Ensure a full range of housing choice, including rental and sale units
33 within the city.

34 PROGRAM 1.5.1 Explore rezoning areas with concentrations of multi-unit rental
35 stock to allow only rental units, and prohibit condominiums.



4 **POLICY 1.6.** Existing rental units on the second and third floors of the old downtown
5 are to be retained.

6 **PROGRAM 1.6.1** Develop ordinances to retain and encourage the rental units above
7 retail uses in the downtown and other commercial areas of the city.

8 **POLICY 1.7.** In order to preserve the existing housing stock, the city should explore
9 developing an ordinance to regulate demolitions and de facto demolitions.

10 **POLICY 1.8.** In order to maintain neighborhood scale, the city shall enforce floor area
11 ratio standards to ensure that new construction or remodels are consistent with the sur-
12 rounding neighborhood.

13 **OBJECTIVE 2 THE DEVELOPMENT OF NEW LOW AND MODERATE IN-**
14 **COME HOUSING IN LARKSPUR. THE CITY SEEKS TO PROVIDE ITS "FAIR**
15 **SHARE" OF LOW AND MODERATE INCOME HOUSING.**

16 **POLICY 2.1** Require a percentage of the units in new housing developments to be
17 sold or rented at prices affordable to low and/or moderate income households.

18 **PROGRAM 2.1.1** Larkspur's inclusionary policy will apply to developments of ten or
19 more units and have the following features:

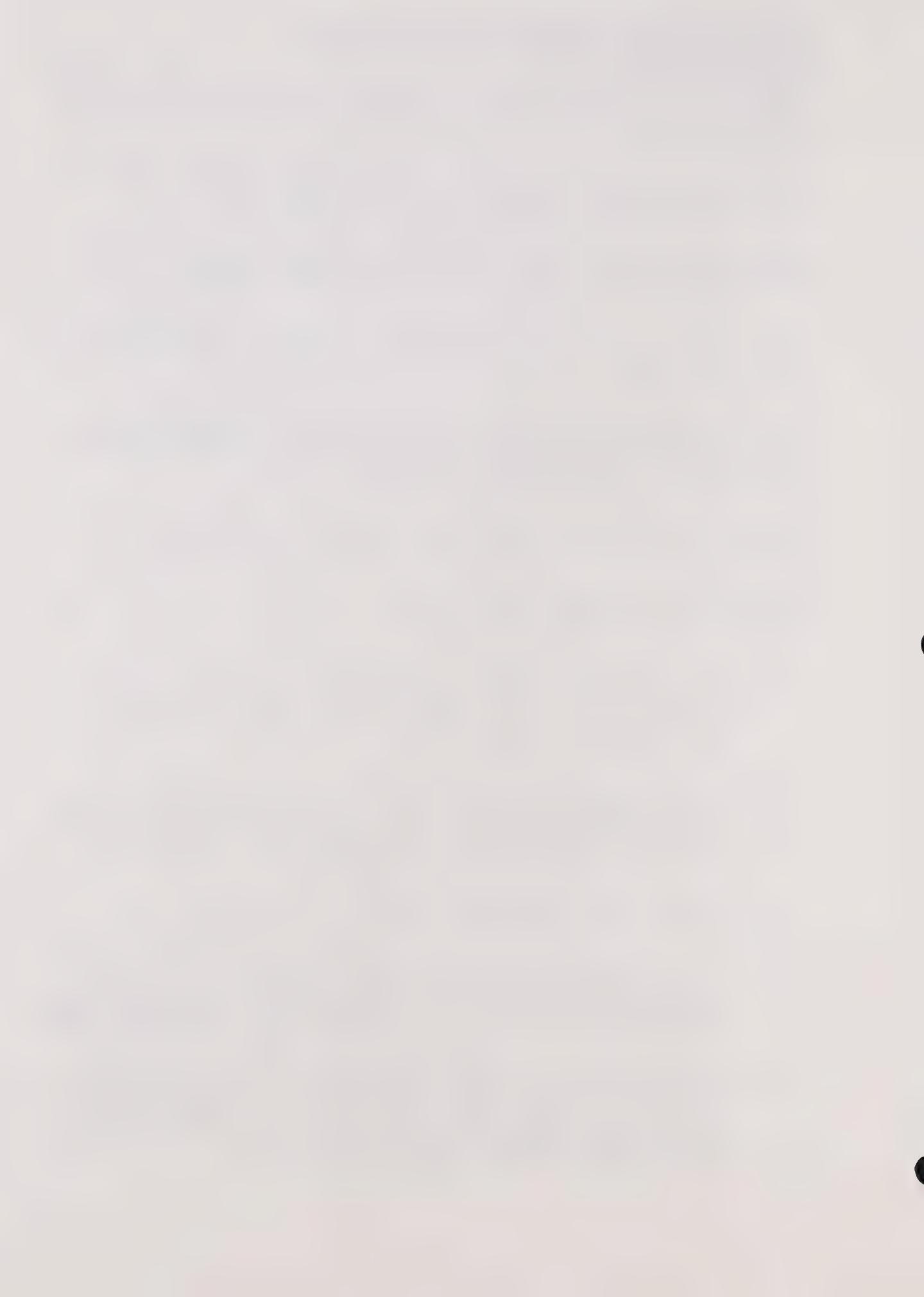
20 (a) Housing developments of 10 or more units at densities less than 7 units per
21 acre must provide for the sale or rental of a minimum of 5 percent of all
22 units at prices affordable to moderate-income households and 5 percent
23 affordable to low-income households.

24 (b) Housing developments of 10 or more units at densities of seven or more
25 units per acre must provide for the sale or rental of a minimum of 7-1/2 per-
26 cent of all units at prices affordable to moderate-income households and 7-
27 1/2 percent affordable to low-income households.

28 (c) Inclusionary units for the handicapped are to be encouraged.

29 (d) If the developer provides more low- and moderate-income units than required
30 by the inclusionary policy, a density bonus of two market-rate units for
31 every low-income unit developed is to be provided, if there are no significant
32 adverse impacts to traffic and parking, the environment or to neighborhoods.

33 (e) A developer may, upon concurrence of the city council as to the inappropri-
34ateness of developing inclusionary units on site, pay an in-lieu fee to the
35 city, or develop the required units elsewhere in Larkspur. In-lieu fees are to
36 be determined by resolution of the city council.



(f) A system of resale controls to insure the permanent affordability of inclusionary units to households in the originally-targeted income categories (either low or moderate) is to be established. The Marin County Housing Authority will assist in handling this responsibility.

PROGRAM 2.1.2. Explore the feasibility of alternative schemes for providing low- and moderate-income housing. For example, this may include dedication of land owned by the developer to a nonprofit housing group for the purpose of developing low/moderate-income housing.

POLICY 2.2 Encourage developers to utilize available government programs to ease the financial burden of meeting inclusionary requirements.

PROGRAM 2.2.1 City staff will work with the Marin County Housing Development Financing Corporation (MCHDFC) to investigate funding availability for state, federal housing programs, and joint private ventures.

POLICY 2.3 Continue to call for the Marin Community Foundation to allocate Buck Estate Funds toward the creation of affordable housing in Marin.

POLICY 2.4 Provide priority processing for all development applications that provide more low- and moderate-income units than are required by the city's inclusionary policy to reduce the required processing time.

PROGRAM 2.4.1 Delete the required condominium report hearing for new projects.

POLICY 2.5 Review opportunities to allocate city funds toward the city/county Rebate for Marin Renters program or similar rental assistance programs in order to obtain matching funds available from the Marin Community Foundation.

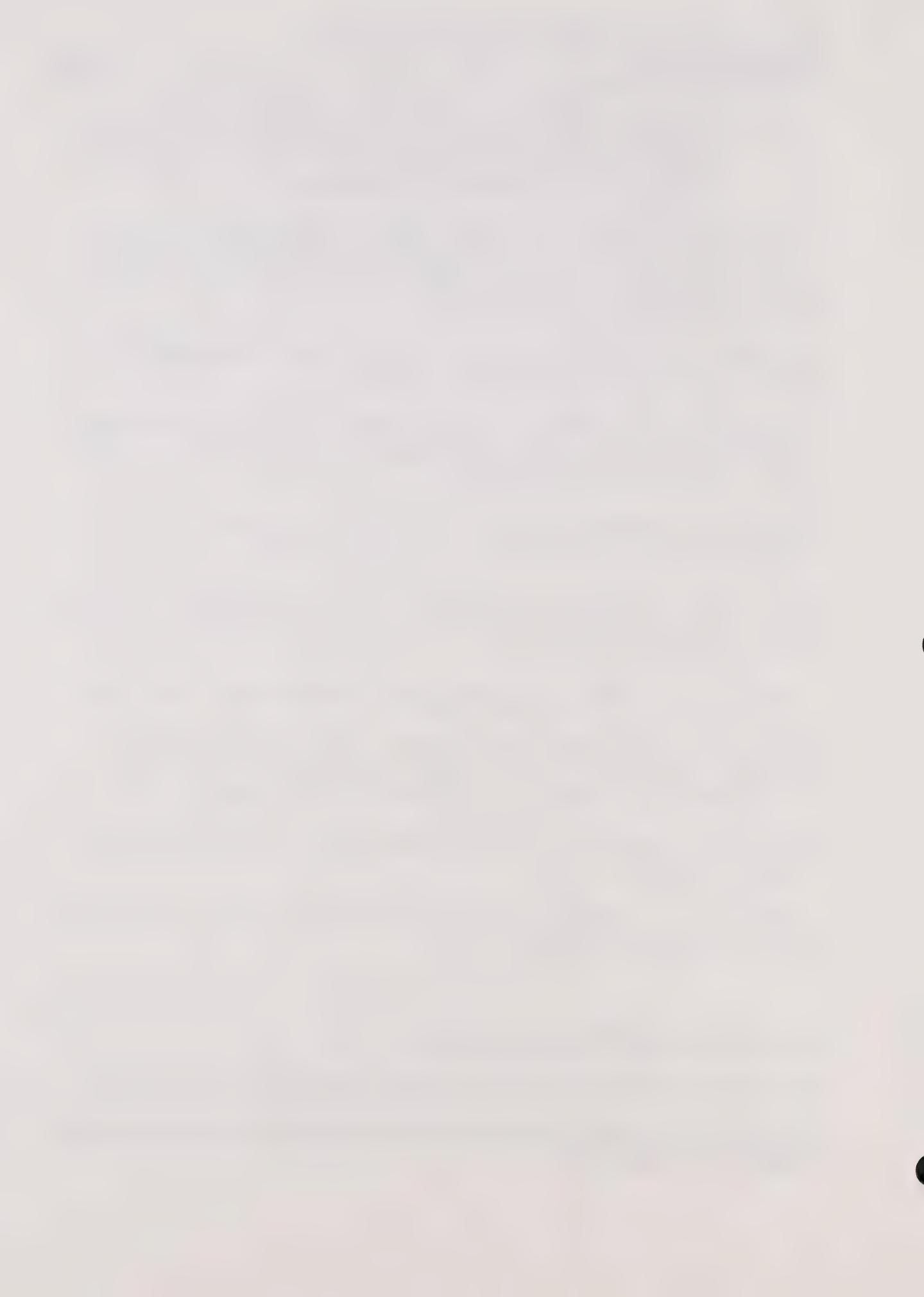
POLICY 2.6 Examine residential development opportunities in areas presently zoned for non-residential uses.

PROGRAM 2.6.1 Mixed-use concepts, including residential uses in new and existing commercial areas, are to be encouraged.

POLICY 2.7 Support the development of second units.

POLICY 2.8 Support legislation that meets the city's housing goals and objectives.

POLICY 2.9 Encourage and support self-help (owner/builder) housing conforming to all applicable building codes.



4 **POLICY 2.10.** Take measures to reduce the cost of housing by revising the city zoning
5 regulations.

6 **PROGRAM 2.10.1** Consider establishing 500 square feet as the minimum require-
7 ment for unit floor area for planned development projects and allow by use permit in
8 multi-unit zoning districts. These units must have a functional design.

9 **POLICY 2.11.** Investigate the provision of low- and moderate-income housing for city
10 employees.

11 **POLICY 2.12.** Support actions that promote balance between employment generation
12 and housing development.

13 **PROGRAM 2.12.1.** Consider methods of requiring developers of high employment-
14 generating uses (such as commercial, retail, office buildings) to pay housing impact fees
15 to be used to promote the city's housing programs for low- and moderate-income
16 households.

17 **POLICY 2.13.** Support the efforts of organizations that provide services for the
18 homeless, single parents, and those in dire need for housing consistent with city zoning.

19 **POLICY 2.14.** Support the construction of low- and moderate-income and elderly
20 housing projects that meet general plan goals.

21 **PROGRAM 2.14.1.** Waive city processing fees for low- and moderate-income
22 housing projects.

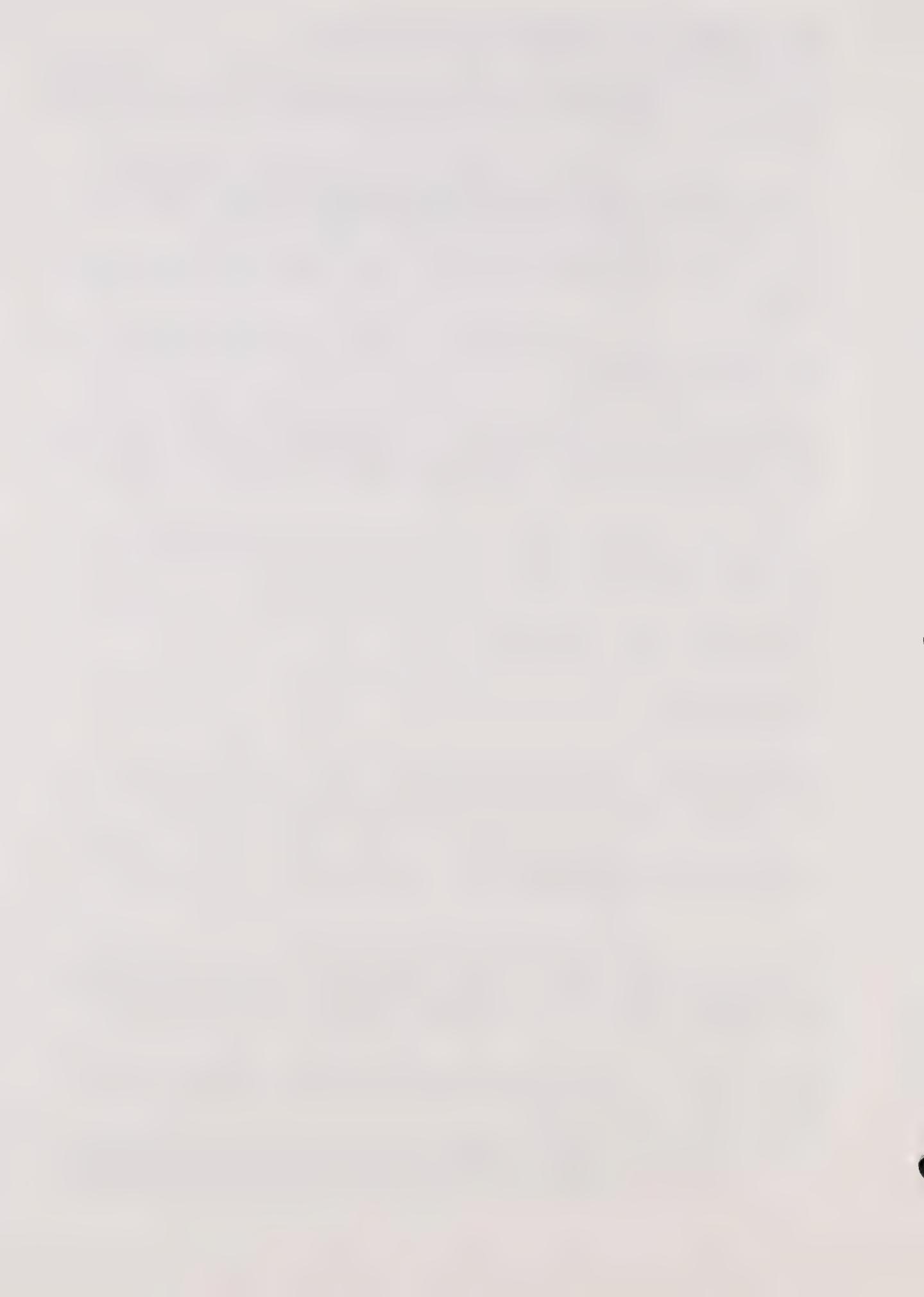
23 **PROGRAM 2.14.2.** Consider waiving density and parking standards for elderly
24 housing projects if the city finds that 1) potential impacts to traffic and the environment
25 are acceptable, and 2) development is compatible with neighborhood scale.

26 **OBJECTIVE 3 THE DEVELOPMENT OF A GREATER SHARE OF HOUSING
27 ATTRACTIVE TO FAMILIES.**

28 **POLICY 3.1** While all future residential project shall in large part be required to
29 provide family-oriented housing, they shall also provide housing units suitable to other
30 household types. These would include starter homes and smaller units intended for
31 retired persons.

32 **PROGRAM 3.1.1** Encourage developers to submit proposals that conform to the
33 following family housing criteria:

34 (a) Variety. For a family housing project to attract families with a wide range
35 of incomes, a plan should contain a variety of unit and lot sizes. Structures



4 on smaller-than-standard size lots should be built in a scale appropriate to the
5 lot, and the various-sized units should be interspersed throughout a project.

6

7 (b) Identity. Each dwelling unit should be designed with an architectural
8 character that promotes a sense of identity for the residents.

9

10 (c) Autonomy. Where possible, legal constraints should be removed and family
11 dwellings should be so designed as to allow the owner the freedom to make
12 modifications that are not detrimental to a project as a whole.

13

14 (d) Storage, including attics and basements. Family units have a critical need
15 for storage and should be provided with an ample volume. These spaces can
16 also provide area for many of the recreation needs of a family.

17

18 (e) Private open space. A family unit should have a significant amount of
19 usable open space that is a direct extension of the interior living area, di-
20 rectly accessible to the unit. The area should be suitable in terms of solar
21 orientation and security for activities such as passive and active play, garden-
22 ing, entertaining, etc. In some instances if may be appropriate to provide
23 increased common areas to compensate for reduced private open spaces.

24

25 (f) The garage. Where practical, the attached garage serves the perceived need
26 for security as well as convenience for storing family vehicles.

27

28 (g) Number of bedrooms. A family housing project should have a reasonable
29 mix of two- and three-bedroom units.

30

31 (h) Floor area. Ample floor area should be provided for each unit consistent
32 with the variety and number-of-bedrooms criteria. Living areas in a variety
33 of sizes should be provided.

34

35 (i) Laundry. Each unit should have space and hookups necessary for the
36 provision of a washing machine and dryer.

37

38 (j) Kitchens. Kitchens should have ample counter space and storage and a
39 natural light source.

40

41 (k) Intangibles. Security, privacy, and accessibility are three interrelated
42 characteristics of housing that cover a great deal of territory, and individual
43 families would feel varying degrees of need for each. Some of the more
44 obvious needs are for visual privacy in the private outdoor space, acoustical
45 privacy between units, security provided by access to neighbors, and physical
46 security against intruders.

OBJECTIVE 4. THE PREVENTION OF DISCRIMINATION IN THE RENTAL
AND SALE OF DWELLING UNITS.



1 **POLICY 4.1.** Require deed restrictions prohibiting discrimination in renting units to
2 families with children in all appropriate types of residential projects where the city has
3 discretionary authority.

4 **POLICY 4.2.** Seek a means of preventing discrimination against the elderly, mobility
5 handicapped, single-parent households and families with children in the renting or
6 purchase of dwelling units.

7 **PROGRAM 4.2.1.** Develop ordinances that encourage developers of new residential
8 units or conversions of existing apartments to provide units designed to meet the needs
9 of the elderly and the mobility handicapped.

10 **PROGRAM 4.2.2.** Develop a public information program advertising services offered
11 by agencies that provide information, referral, and community education on issues
12 related to discrimination in housing, such as the Marin Housing Center. Brochures for
13 such agencies may be made available at city hall and the public library.

14 **OBJECTIVE 5. THE ASSIGNMENT OF RESIDENTIAL DENSITY LIMITS TO**
15 **AREAS OF THE CITY SHOULD FURTHER IMPLEMENT THE GOALS AND**
16 **OBJECTIVES OF THE GENERAL PLAN, BE CONSISTENT WITH BEST LAND**
17 **PLANNING PRACTICES, BE SENSITIVE TO ENVIRONMENTAL CONSIDER-**
18 **ATIONS, AND CONSISTENT WITH THE CHARACTER OF THE COMMUNITY.**

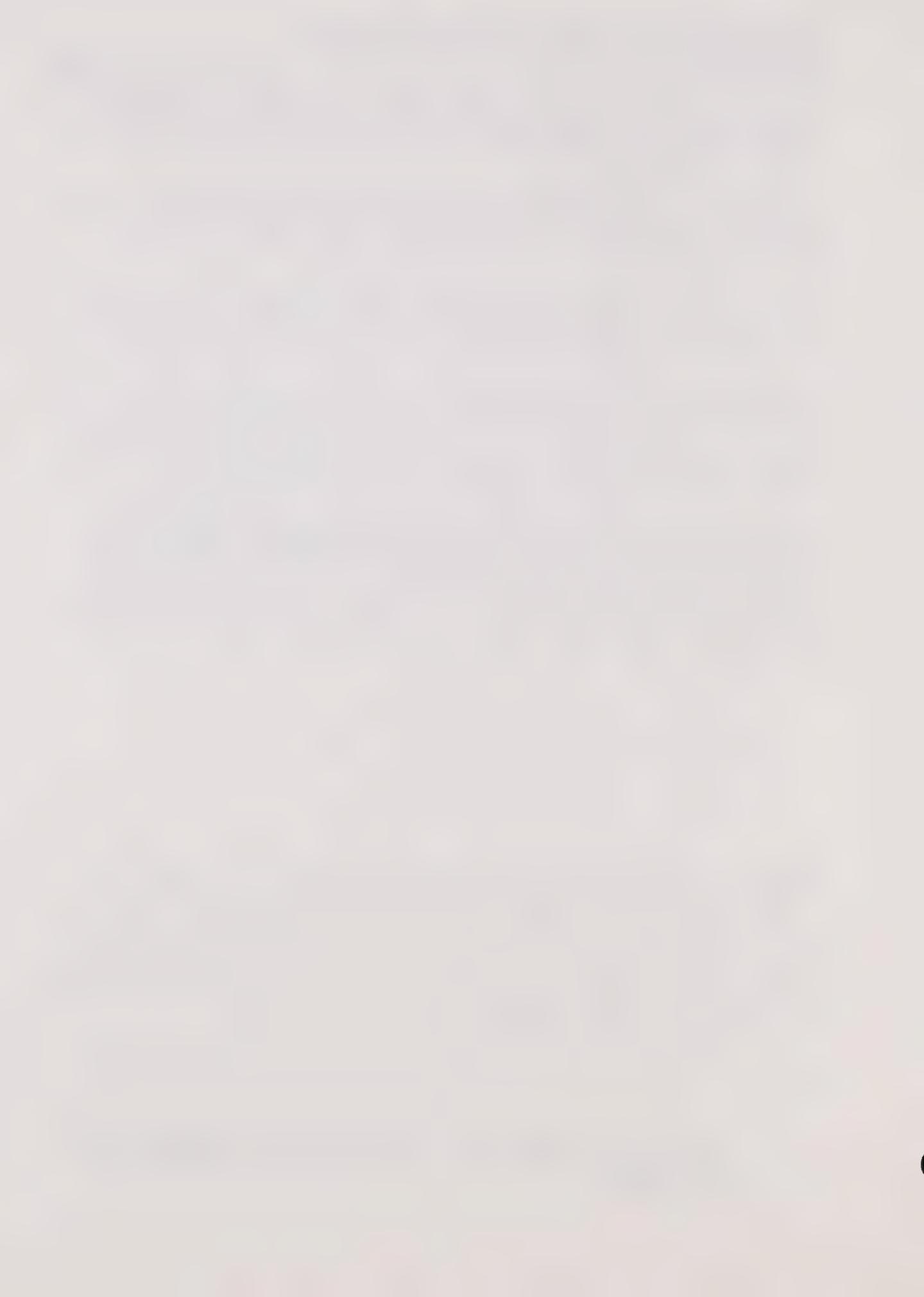
19 The residential density ranges are defined as follows:

20 - Low density .1 to 5 dwelling units per gross
21 acre
22 - Medium density 6 to 12 dwelling units per gross
23 acre
24 - High density 13 to 20 dwelling units per gross
25 acre

26 **POLICY 5.1.** Consider extending the upper limit of the low-density designation to 6
27 dwellings per gross acre where a developer provides amenities beyond the standards
28 expected by the city. Such amenities or design concepts include innovative site
29 planning that maximizes common open space and the quality of life, low- or moderate-
30 income housing, handicapped units, and the provision of open space in excess of that
31 required by city regulations, as well as other amenities and design concepts that benefit
32 the community, but that are not otherwise required by city codes.

33 **POLICY 5.2** Employ the following standards in assigning residential density designa-
34 tions:

35 (a) Low density development should generally be situated on hillsides and other
36 environmentally sensitive areas, as well as within established low-density
37 neighborhoods.



- (b) Medium-density housing should be situated near local commercial areas such as Old Town Larkspur.
- (c) High-density housing should be situated only in areas with immediate access to: (1) major public streets, (2) public transit, and (3) commercial centers providing a full range of goods and personal services.
- (d) Development density should not have an unacceptable impact on the traffic capacity of the street system serving the area and should not require public expenditures to provide improvements to the street system.

POLICY 5.3. Except as otherwise provided, the residential densities within Larkspur shall be as shown on the General Plan Map.

POLICY 5.4. Allow maximum densities only to those developments that successfully promote social and economic diversity.

POLICY 5.1. Consider development in planned development districts instead of traditional tract subdivisions, *only if* planned districts allow the city desirable flexibility in planning and provide housing affordable by low- and moderate-income households.

POLICY 5.6. Assess the bulk of residential projects to insure that it is in keeping with the established pattern of the area and with the physical characteristics of the development site.

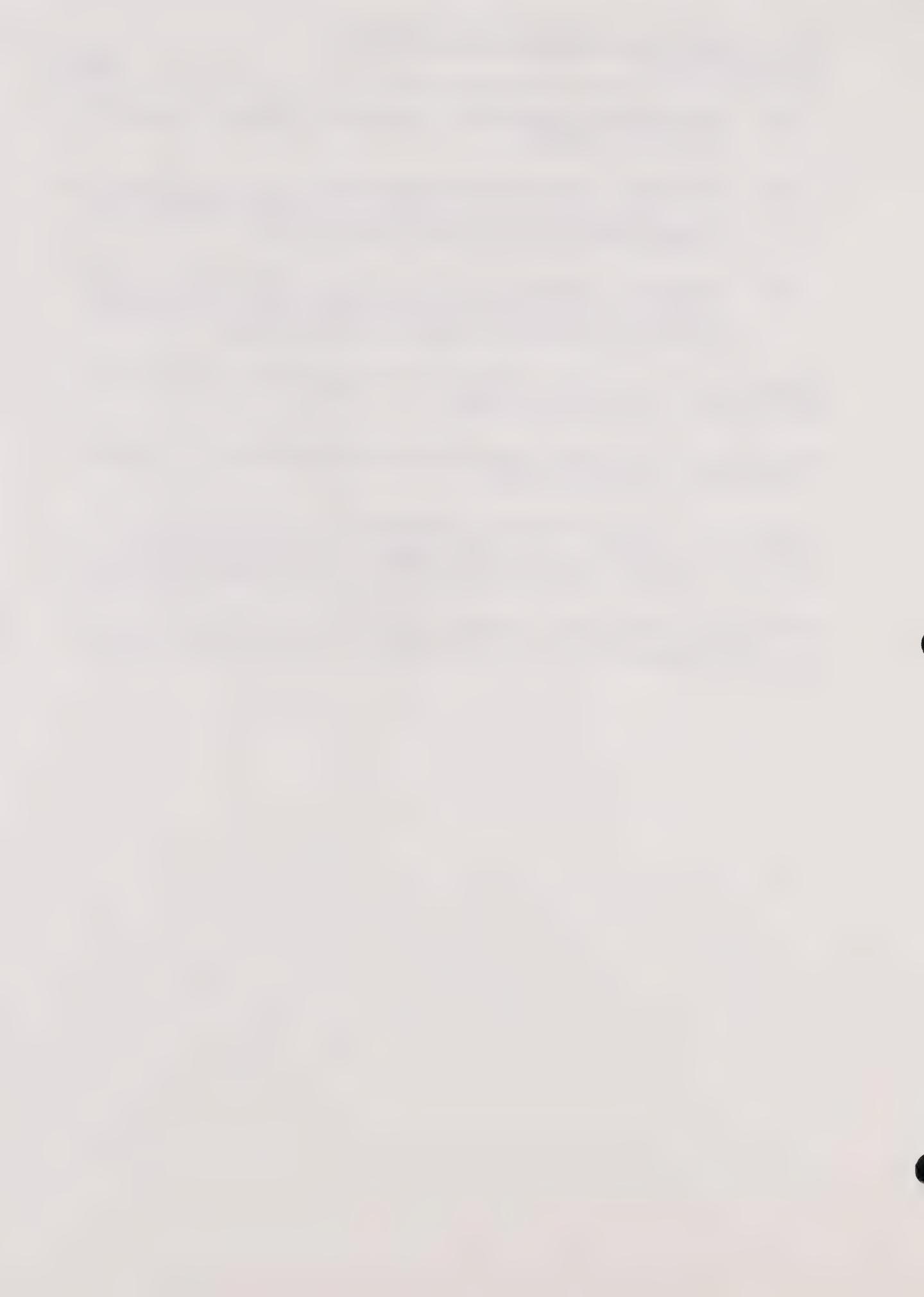


TABLE 4-1

POPULATION, HOUSING UNITS, MEDIAN HOUSEHOLD SIZE
LARKSPUR, MARIN, BAY AREA
1950, 1960, 1970, 1980, 1990

Larkspur	1950 (#)	1960(#)	% ¹ Δ	1970(#)	%Δ	1980(#)	%Δ	1990(#)	%Δ
Population	2,905	5,710	96.6	10,281	80.1	11,604	12.9	11,303	-1.8
Housing units	1,085	1,476	36.0	4,168	182.4	5,590	34.1	5,919	5.7
Median household size	2.7	3.9	44.4	2.5	-35.9	2.0	-20.0	1.95	-4.0
Marin County									
Population	85,619	146,820	71.5	208,150	41.8	222,568	6.9	228,428	6.3
Housing units	28,598	49,581	73.4	72,436	46.1	92,649	27.9	98,758	9.3
Median household size	2.7	2.9	7.4	2.5	-13.8	2.2	-12.0	2.32	6.6
Bay Area									
Housing units	887,050	1,259,277	42.0	1,626,383	29.2	2,061,343	26.7		
Population	2,681,322	3,638,939	35.7	4,630,311	27.2	5,179,784	11.9		
Median household size	2.7	2.7	0	2.5	-7.4	2.3	-8.0		
Nation									
Median household size	3.1	3.0	-3.2	2.7	-10.0	2.4	-11.1		

² 1 Percentage change from prior period.

³ California Dept. of Finance as of Jan. 1, 1990. 1990 Census figures not available.

⁴ Preliminary figures suggest a reduced population for Larkspur.

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3 **3.0 POPULATION AND HOUSEHOLDS**

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Following is an overview of information obtained primarily from the 1980 Federal Census pertaining to Larkspur residents and their households. Trends such as the aging of the community, the declining size of the average household in the city, and the familial composition of city households will also be discussed.

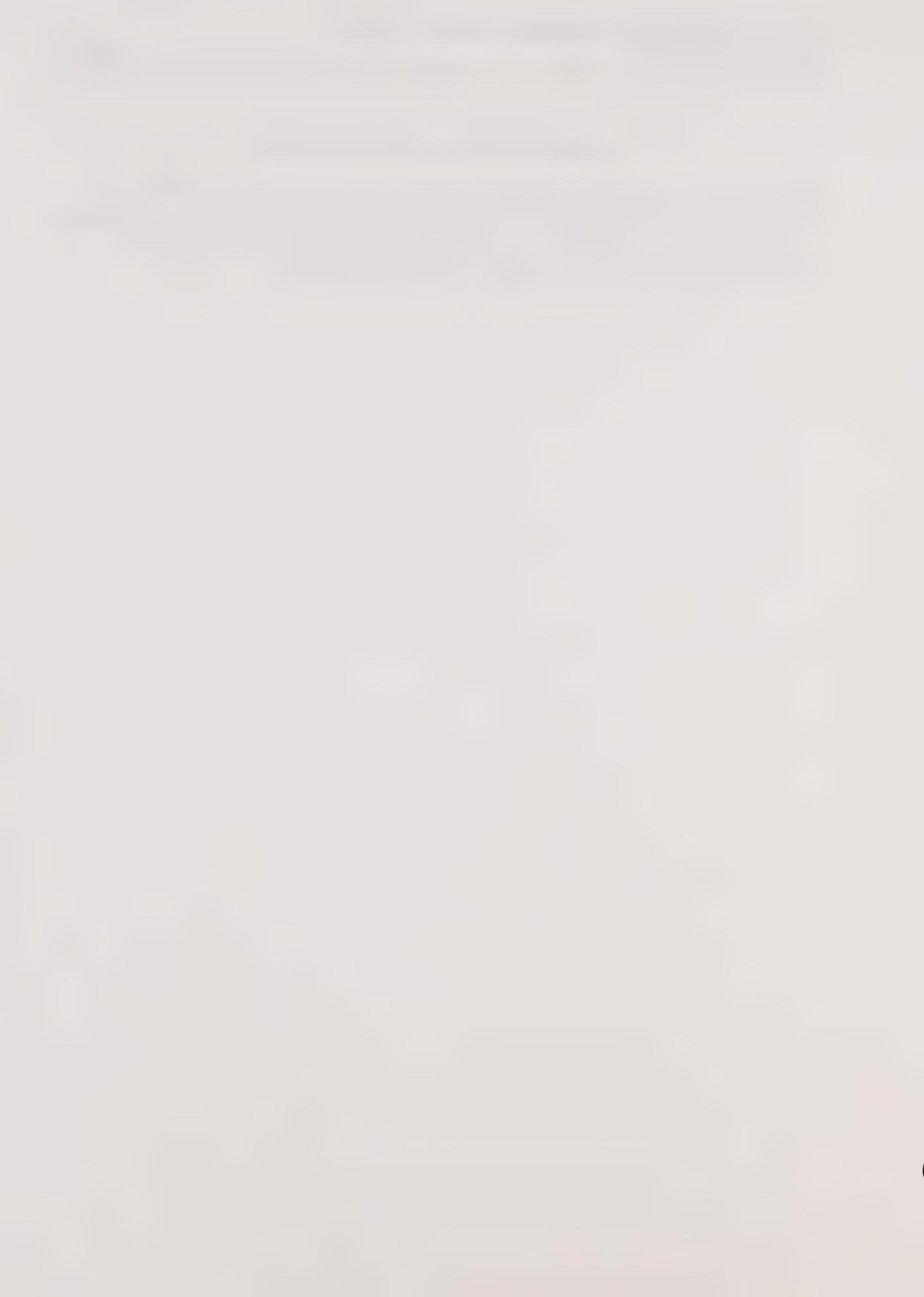


TABLE H-2

POPULATION BY AGE AND SEX
 (1980)

Age	Male (#, %)	Female (#, %)	Total (#, %)
<1	32 0.3	24 0.2	56 0.5
1 to 2	44 0.4	64 0.6	108 1.0
3 to 4	47 0.4	57 0.5	104 0.9
5	35 0.3	38 0.3	73 0.7
6	39 0.4	23 0.2	62 0.6
7 to 9	122 1.1	129 1.2	251 2.3
10 to 13	210 1.9	230 2.1	440 4.0
14	76 0.7	71 0.6	147 1.3
15	68 0.6	76 0.7	144 1.3
16	73 0.7	70 0.6	143 1.3
17	75 0.7	72 0.7	147 1.3
18	63 0.6	87 0.8	150 1.4
19	70 0.6	47 0.4	117 1.1
20	54 0.5	47 0.4	101 0.9
21	55 0.5	53 0.5	108 1.0
22 to 24	275 2.5	206 1.9	481 4.3
25 to 29	533 4.8	422 3.8	955 8.6
30 to 34	605 5.5	498 4.5	1,103 10.0
35 to 44	875 7.9	776 7.0	1,651 14.9
45 to 54	744 6.7	678 6.1	1,422 12.9
55 to 59	414 3.7	336 3.0	750 6.8
60 to 61	158 1.4	150 1.4	308 2.8
62 to 64	216 2.0	164 1.5	380 3.4
65 to 74	559 5.1	390 3.5	949 8.6
75 to 84	439 4.0	182 1.6	621 5.6
85+	212 1.9	82 0.7	294 2.7
TOTALS	6,093 55.1	4,972 44.9	11,065 100.0
Median	40.1	41.5	38.5

1 Since 1985, there has been a noticeable increase in the size of the pre-school and
2 kindergarten age groups. These observations have been supported by the gradual in-
3 crease in school enrollment figures at these grade levels.

4

5 **3.1 Larkspur residents**

6

7 On the whole, Larkspur's residents are well educated, in their middle years, and earn a
8 fairly good income. In 1980 Larkspur's population was 11,064 persons, whose median
9 age was slightly over forty (this is the second highest in the county after Belvedere's
10 average median age of 43.3 years).

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15 **TABLE H-3**
16 **ETHNIC GROUPS**
17 **(1980)**

18

19

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21 Group	#	%
24 White	10,651	96.6
25 Black	75	.7
26 American Indian	69	.6
27 Japanese	53	.5
28 Chinese	56	.5
29 Filipino	26	.2
30 Korean	12	.1
31 Asian Indian	32	.3
32 Hawaiian	20	.2
33 Others		
34 Spanish	19	.2
35 Not Spanish	<u>43</u>	<u>.4</u>
36		
37		
38 TOTALS	11,056	100.3
39		
40		
41		

42 In 1980, fifty-five percent of the city's population was female, and their median age
43 was 41.5, while the median age of the males was 38.5. (Larkspur also had the highest
44 proportion of persons over 60 in the county. Larkspur's residents generally have more
45 years of education than does the average Bay Area resident, with nearly 70 percent say-
46 ing they attended college and 40 percent having four years or more college (this is

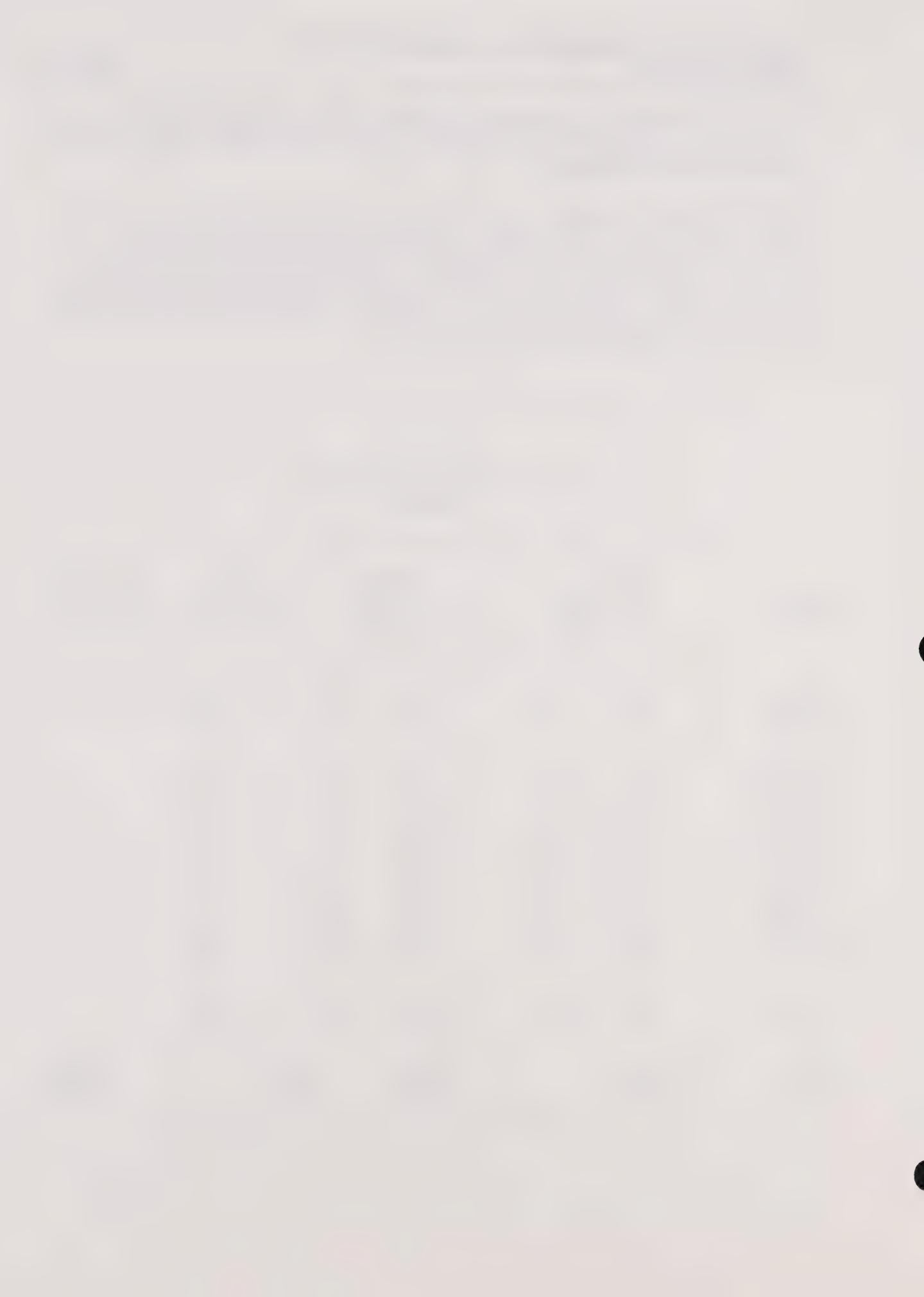
about 70 percent above the proportion for the Bay Area as a whole). While most Larkspur residents live in family households, Larkspur has the second lowest proportion of married couples in the county.

In 1980, Larkspur's households had a median income of almost \$30,000 (20% above the Bay Area's median). This statistic, however, may not accurately reflect the community's economic well-being because of its older-than-average age structure and the small median household size. These two factors help contribute to a per-capita income in Larkspur of \$14,542, which was 55% above the Bay Area median of \$9,369 and 18% above the Marin County median in 1980.

TABLE H-4

INCOME CHARACTERISTICS
 (1980)

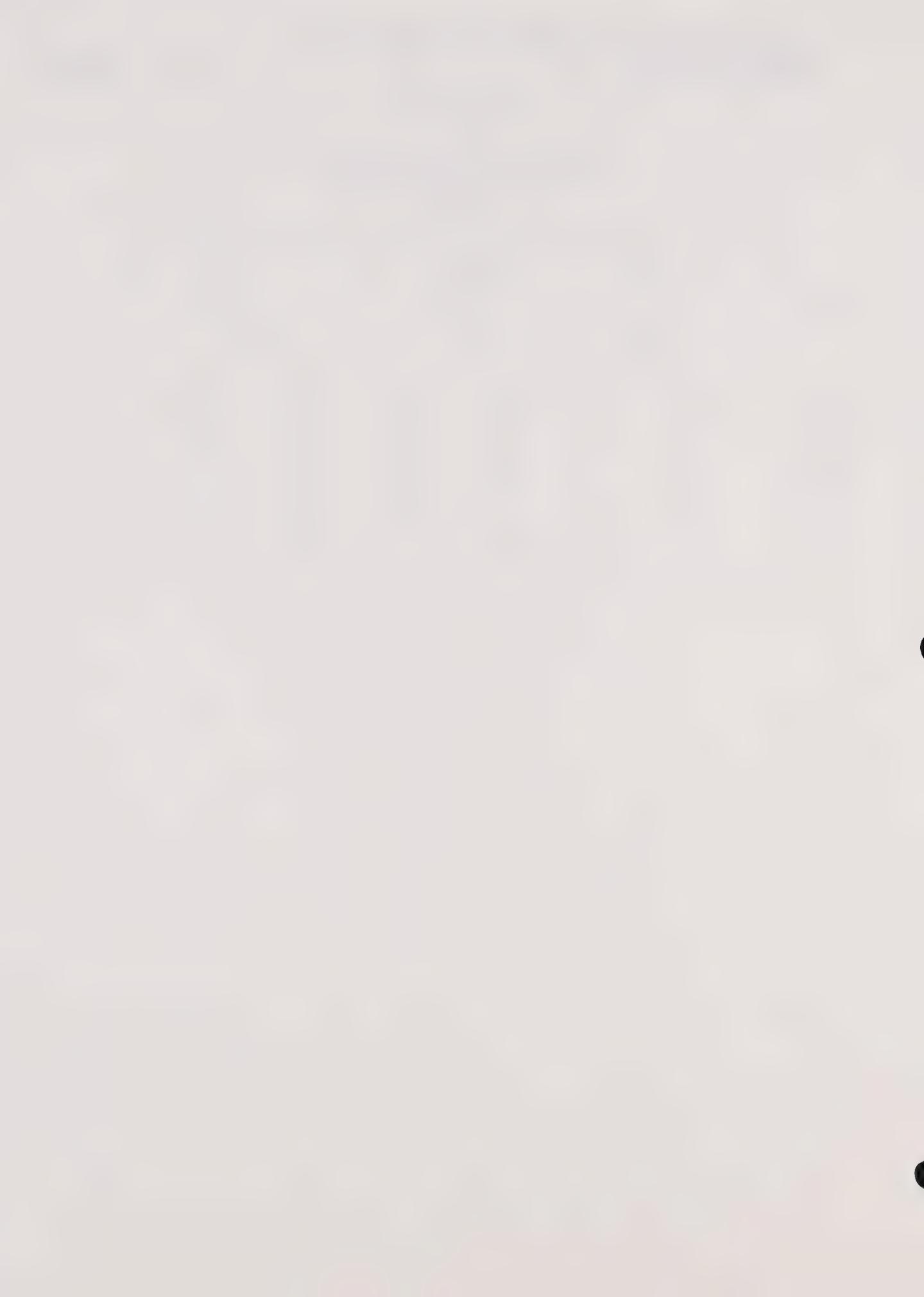
Income	Larkspur Households (#, %)	Larkspur Families (#, %)	County Households (#, %)	Bay Area Households
-5,000	429 7.9	120 4.5		6.9
5-9,999	487 9.0	128 4.8		9.5
10-14,999	612 11.3	167 6.3		11.6
15-19,999	666 12.3	224 8.4		11.3
20-24,999	659 12.2	279 10.5		11.5
25-29,999	508 9.4	347 13.1		9.5
30-34,999	425 7.9	255 9.6		8.6
35-39,999	356 6.6	226 8.5		7.1
40-49,999	502 9.3	353 13.3		9.2
50-74,999	488 9.0	345 13.0		9.6
75+	269 5.0	207 7.8		5.2
TOTALS	5401 100.0	2651 100.0		100.0
Mean	23,742	31,033	24,569	20,507
Median	29,724	38,099	30,781	24,308



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10 TABLE H-5
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13 SEX AND MARITAL STATUS
14 Persons 15 Years and Older
15 (1980)
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Status	Male		Female		Total	
	(#, %)		(#, %)		(#, %)	
Single	1275	29.5	1414	23.7	2689	27.3
Married	2214	51.2	2317	42.0	4531	46.0
Separ.	119	2.8	255	4.6	374	3.8
Widowed	126	2.9	810	14.7	936	9.5
Divorced	<u>587</u>	<u>13.6</u>	<u>717</u>	<u>13.0</u>	<u>1304</u>	<u>13.2</u>
TOTALS	4321	100.0	5513	100.0	9834	99.8



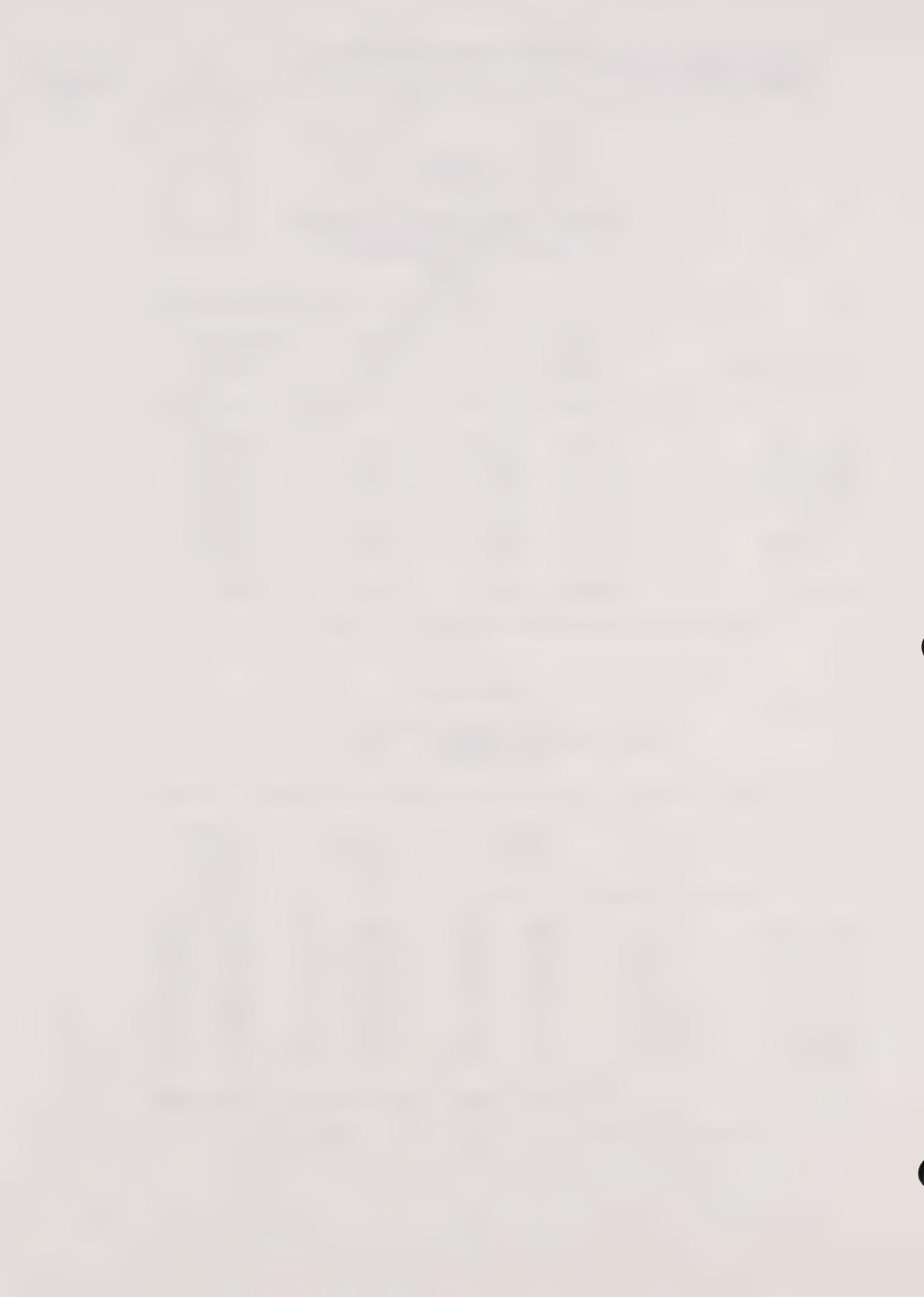
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10 TABLE H-6

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YEARS OF SCHOOL COMPLETED
Persons 18 Years and Over
(1980)

Yrs. of School	Larkspur (#, %)	County (%)	Bay Area (%)
K to < 12	835 8.9	11.0	21.1
High school	2,303 24.6	26.8	32.15
College 1-3 yrs.	2,719 29.0	27.9	24.63
4 years	1,802 19.2	17.1	10.85
5 or more	<u>1,705</u> <u>18.2</u>	<u>17.3</u>	<u>11.25</u>
TOTALS	9,364 100.0	100.0	100.0

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YEAR HOUSEHOLDER MOVED INTO UNIT
(1980)

	Years #	Renter (#, %)	Owner (#, %)	Total (#, %)
1979 to 3/80	1.3	1,048 35.0	190 7.8	1238 22.8
1975-1978	1.3	1,276 42.6	846 34.9	2122 39.2
1970-1974	11.3	392 13.1	526 21.7	918 16.9
1960-1969	21.3	270 9.0	556 22.9	826 15.2
1950-1959	31.3	11 .4	238 9.8	249 4.6
1949/earlier	+31.3	<u>0</u> <u>0.0</u>	<u>67</u> <u>2.8</u>	<u>67</u> <u>1.2</u>
		2,997 100.0	2,423 99.9	5420 99.9



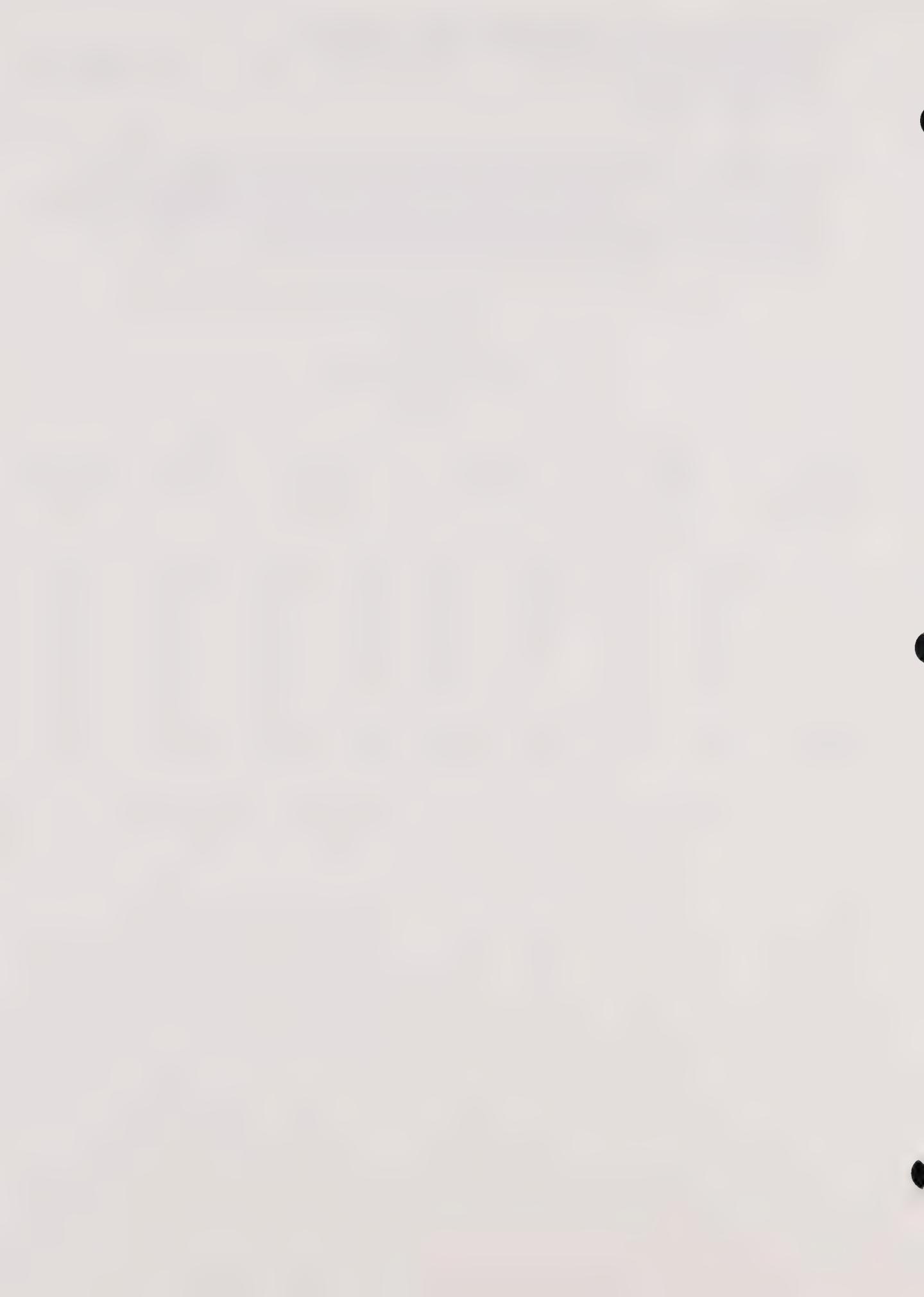
3.2 Nuclear Families

Larkspur is no longer a city of nuclear families, if by that term we mean a family with both parents and one or more children. While almost 70 percent of the city's population lives in family households (see definitions of family and non-family households in appendix C), 40 percent of the households in the city consist of just a single person, and 77 percent have one or two persons in the household.

10 TABLE H-8

11 HOUSEHOLDS BY SIZE
12 (1980)

16 Persons/ 17 Household	18 Total (#, %)	19 Renter (#, %)	20 Owner (#, %)	21 County (%)	22 Bay Area (%)
23 1	2167 40.0	1567 52.3	600 24.8	26.8	26.8
24 2	2007 37.0	1083 36.1	924 38.1	35.8	32.1
25 3	604 11.1	250 8.3	354 14.6	16.2	16.4
26 4	426 7.9	74 2.5	352 14.5	13.5	13.9
27 5	145 2.7	16 0.5	129 5.3	5.2	6.6
28 6	<u>71</u> <u>1.3</u>	<u>7</u> <u>0.2</u>	<u>64</u> <u>2.6</u>	<u>2.4</u>	<u>4.3</u>
29 TOTALS	5420 100.0	2997 100.0	2423 100.0	100.0	100.0



1
2 TABLE H-9
3 PERSONS BY HOUSEHOLD TYPE AND RELATIONSHIP
4 (1980)

	Family Household (#, %)			Non-Family Household (#, %)	
Householder	2651	35.5	Male householder	1016	29.9
Spouse	2209	29.6	Female "	1634	51.0
Other relatives	2448	32.8	Non-relatives	648	19.1
Non-relatives	<u>159</u>	<u>2.1</u>		—	—
Totals	7,467	100.0		3,398	100.0
Group quarters institution		<u>199</u>	199		

In 1980, there were 2650 family households in the city and 2750 non-family households. Of the former, 300 were headed by single parents. Of the 2164 married couples, only 690 (31%) have children. In summary, of the 5400 households in the city, only 12 percent consisted of married couples with children in 1980.

3.3 Median household size

In the ten years since the 1970 census, the number of housing units produced in Larkspur was 1.8 times the increase in population. The primary factor in this statistic is Larkspur's rapid decrease (-20%) in the median household size. In 1980 the median household size was 2.0 persons and in 1990 the figure has dropped to about 1.9.²

In the Bay Area the rate of population growth and housing unit construction growth has been decreasing over the last 30 years. In the county the rate of change of housing production has followed a similar declining pattern, but for Larkspur and the county the population growth rate has fallen significantly below that of the Bay Area. Further, at all levels of the census, the median household size has been decreasing for the last 30 years, but Larkspur's decline in the last 20 has been two to three times greater than that of the county or the Bay Area.

² Based upon the California Department of Finance population and housing estimates.



No attempt will be made to explore the reasons for Larkspur's low median household size or the dramatic changes that have occurred in the last ten years, but the following points are noteworthy:

- o Larkspur and Fairfax are tied for the second lowest proportion of married couples (40%), again with Sausalito having the lowest proportion (28%).
- o Of the communities in the county, Larkspur has the second highest proportion (56.6%) of small (four or fewer) room units based on the 1980 Census.
- o Larkspur has the highest proportion of persons over 60 in the county.

3.4 Aging Community

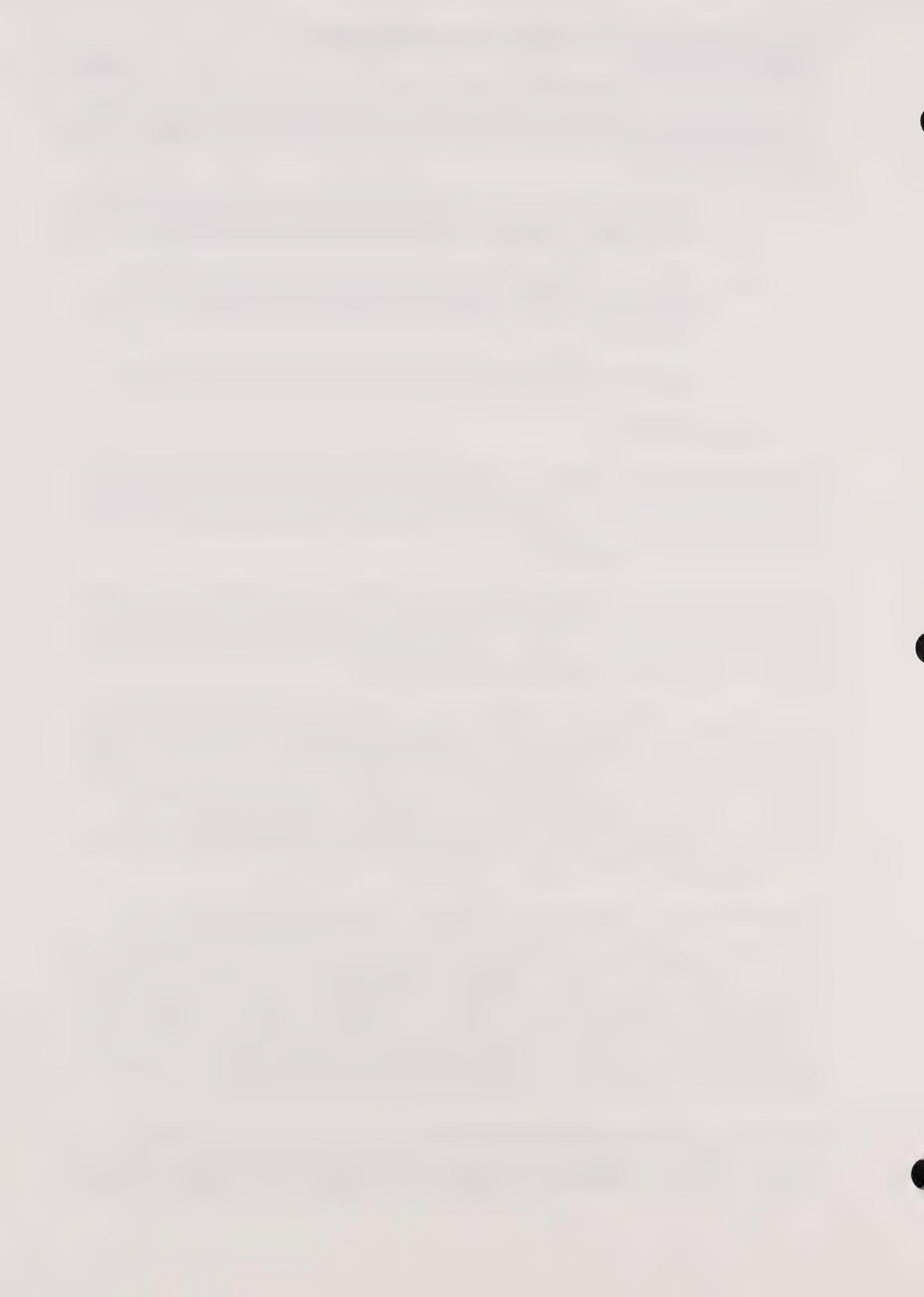
Larkspur is an aging community. The graphs of the age-sex cohorts (figure 2) for the last three censuses show a rather dramatic shift in the age structure. The hypothetical form for such a chart is a pyramid, with a broad base of children tapering upward to the apex of the oldest age groups.

The 1960 graph shows an interesting notch in the 20 to 24-year-old's cohorts--persons who were born during World War II. The five-year groups of those born after 1950 show a steady increase in numbers. This bulge has been described as the "pig in the python" and is the baby boom following World War II.

The 1970 graph does not show the baby boom bulge, as might have been expected. Further, the under-15 age group has not increased proportional to the overall increase in the city's population. The largest block of population was now in the 45 to 55 age groups. While the city's population increased by 83% in the ten years between censuses, and the 15 to 64 age groups had increased by 93 percent, the over-65 groups had increased by 167 percent, and the under-15 age groups had only increased by 37 percent. The median age in 1970 was 37.

By the 1980 census, the median age of the city had increased to 40 (the county's median age was 33.6). The 1980 age-sex cohort graph had developed a significant middle-age spread. The under-15 group had decreased, both in absolute numbers, and in their proportion of the total population--the former declining by 78 percent from the 1970 high. The under-15 group's portion of the total population was nearly one-half what it had been in 1970. While the city's population had increased by less than 6 percent during the last ten years, the over-65 age group's proportion had increased by nearly 50 percent, representing almost 17 percent of the total population.

Comparing Larkspur's 1980 age cohorts with the county totals, it is noted that the 15-to-64 age groups have similar proportions; however, while the city's under-15 group's portion of the total population is six percent less than the county's, Larkspur's over-65



1
2 age group is nearly seven percent higher than the county's figures for the same age
3 group.
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11 Since 1985, there has been an increase in the pre-school and kindergarten age groups.
12 This trend is corroborated by the local school district. According to the Larkspur
13 School District, although overall enrollment declined in 1986-87, the enrollment
14 figures are gradually climbing. Kindergarten enrollment figures have been growing
15 steadily over the last 4 to 5 years. The school district projects that enrollment
16 numbers will continue to grow over the next 4 to 5 years, depending on development
17 approvals.
18
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20 **4.0 HOUSING STOCK AND SHELTER COST**

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24 Larkspur's housing stock can be characterized as being young, relatively more costly
25 than that of the county average, and with a majority of rental units.
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28 **4.1 Housing Stock**

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34 Larkspur's housing stock is generally young. Ninety percent of the city's 1988
35 inventory was built after 1940. This is slightly younger than the Bay Area average,
36 where 80% have been built within that time period. It should be noted that many of
37 the older homes are now being rehabilitated due to the high housing costs.
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5 TABLE H-11
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9
10 TENURE AND OCCUPANCY STATUS YEAR BUILT
11 Year-round Housing Units
12 (1980)
13

	Occupied				Vacant				Total	
	Owner		Renter		Subtotal				#	%
	#	%	#	%	#	%	#	%	#	%
14 1979-3/80	5	0.2	124	4.1	129	2.4	19	11.9	148	2.7
15 1975 - 78	357	14.7	274	9.1	631	11.6	47	29.6	678	12.2
16 1970 - 74	399	16.5	628	21.0	1027	18.9	20	12.6	1047	18.8
17 1960 - 69	695	28.7	1092	36.4	1787	33.0	26	16.4	1813	32.5
18 1950 - 59	473	19.5	459	15.3	932	17.2	7	4.4	939	16.8
19 1940 - 49	208	8.6	166	5.5	374	6.9	0	0	374	6.7
20 1939 -	286	11.8	254	8.5	540	10.0	40	25.2	580	10.4
	2423	100.0	2997	100.0	5420	100.0	159	100.0	5579	100.0

22
23 Source: 1980 U.S. Census
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1 TABLE H-13
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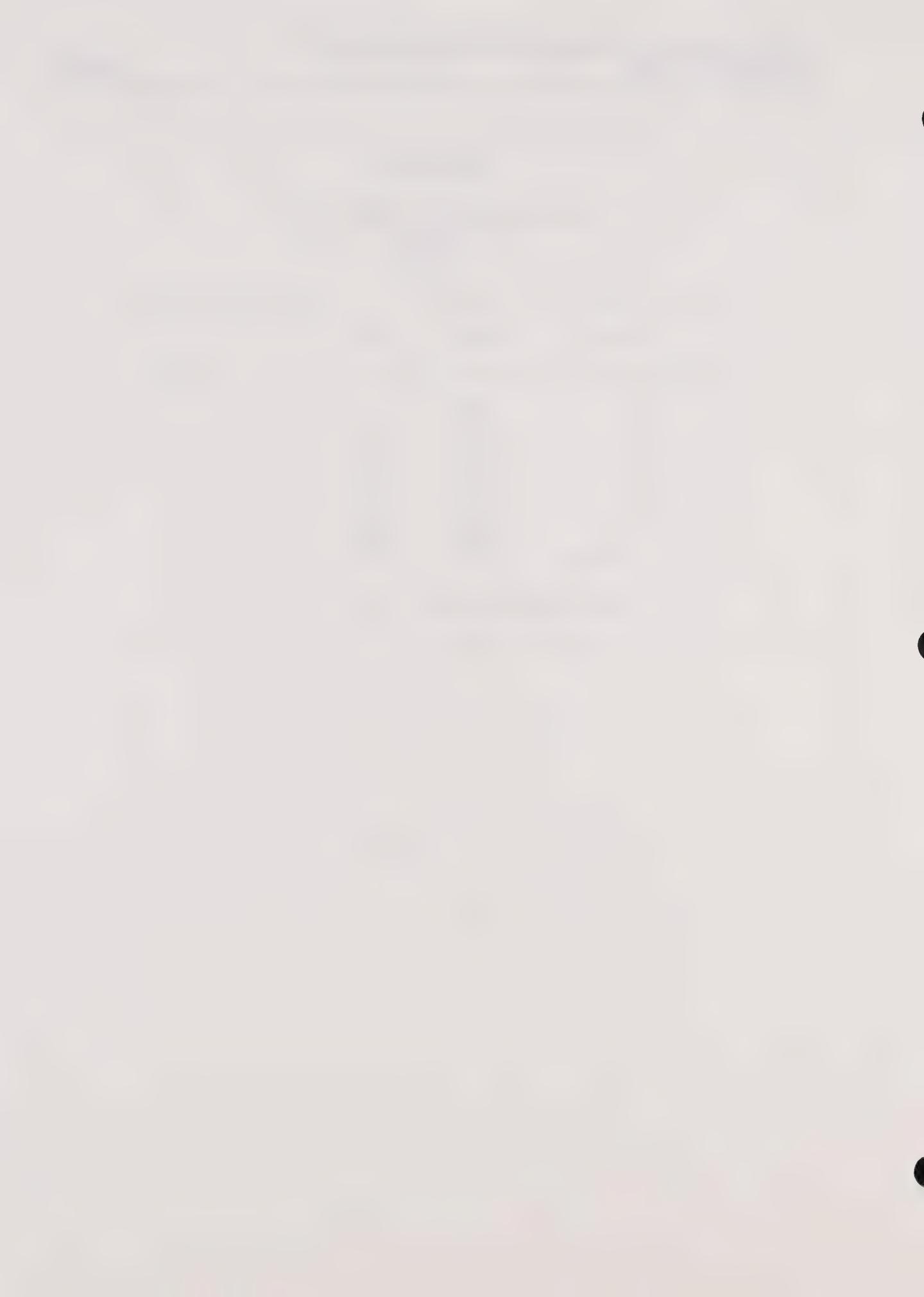
3 HOUSING VALUES, OWNER-OCCUPIED
4 (Non-condominium)
5 (1980)

Value	Number	Percentage
-10,000	0	0
10-14,999	1	0.1
15-19,999	4	0.2
20-24,999	1	0.1
25-29,999	1	0.2
30-34,999	3	0.2
35-39,999	6	0.4
40-49,999	9	0.5
50-79,999	84	5.1
80-99,999	75	4.6
100-149,999	290	17.4
150-199,999	409	24.6
200,000+	<u>779</u>	<u>46.8</u>
TOTALS	1,663	100.0

The housing stock is dominated by smaller units and units in multifamily (three or more dwellings in the structure) buildings. Fifty-three percent of the units in the city are in multifamily dwellings versus 35 percent in single-family dwellings. Larkspur has the second highest proportion of small units in the county, with 57% having four or fewer rooms. Sausalito leads with 58%, and the county's overall percentage is 35.6. Larkspur's share of large units (43% with five or more rooms) falls way below Ross's high of 88.5%.



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5 TABLE H-15
6 PERSONS IN OCCUPIED HOUSING UNITS
7 (1980)
8

Type Structure	Total (# per/unit)	Owner (# per/unit)	Renter (# per/unit)
1, detached	5,437	2.75	4,804
1, attached	439	1.59	267
2	186	1.77	67
3 - 4	624	1.69	58
5 or more	3,900	1.53	531
Mobile homes	259	1.8	134
TOTALS	10,845		5,861
AVERAGES		1.94	2.42
			4,984
			1.66

21 Source 1980 U. S. Census
22
23

24 TABLE H-16
25 VACANCY STATUS
26 Year-round Housing Units
27 (1980)
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	#	%
For sale only	45	27.6
For rent	71	43.6
Held for occasional use	16	9.8
Other vacant	31	19.0
TOTAL	163	100.0

1
2 Late in 1980 there was a spate of condominium construction and conversion of existing
3 rental units to condominiums. In 1980 condominiums represented 12 percent of the
4



1 city's housing inventory. They had a vacancy rate slightly higher than the city average
2 with 3.2% available for sale. Sixty percent of the condominiums were occupied by
3 their owners and 36% by renters.

4 The median household size for Larkspur was 1.94 for the entire inventory of occupied
5 dwellings. There was a general inverse relationship between the household size and the
6 number of units in the dwellings, ranging from 2.75 persons per unit for single-family
7 dwellings to 1.53 for units in buildings with five or more units. As mentioned below,
8 rental households were significantly smaller than ownership units.
9

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13 TABLE H-17
14
15 TENURE AND VACANCY STATUS
16 Condominium housing units
17 (1980)
18

Tenure	#	%
Owner-occupied	408	59.0
Renter-occupied	247	35.7
Vacant, for sale	22	3.2
Other vacant	<u>15</u>	<u>2.2</u>
Total	692	100.0

31
32 4.2 Rental versus ownership units
33

34 In 1980, 45 percent of Larkspur's population lived in rental units and 55 percent in
35 ownership units.
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3 TABLE H-18
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6 PERSONS IN OCCUPIED HOUSING UNITS
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10 Tenure
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Tenure	# Persons	%
Owner occupied	5,965	54.9
Renter occupied	<u>4,903</u>	<u>45.1</u>
Total	10,868	100.0

While renters represented 45 percent of the population, rental units comprised 55 percent of the city's inventory. The average figure of 1.6 persons per renter household is consistent with the observation that renters predominantly reside in multifamily buildings and in units with fewer bedrooms. Eighty-six percent of the rental units were in multifamily buildings and only 12% in single-family dwellings. Also, 91 percent of the rental units have two or fewer bedrooms. The rental stock tends to be slightly newer than the ownership stock (see below). Thirty-four percent was built between 1970 and 1980 (*71 percent was built in the 20 years since 1960).

In 1980, forty-five percent (45%) of Larkspur's housing stock was owner-occupied (refer to Table H-11). Seventy-one percent (71%) of these ownership units were detached single-family dwellings, and 17% were in multifamily dwellings of three units or more (refer to Table H-12).⁶ Fifty-five percent (55%) of the city's population lived in owner-occupied units (refer to Table H-18).

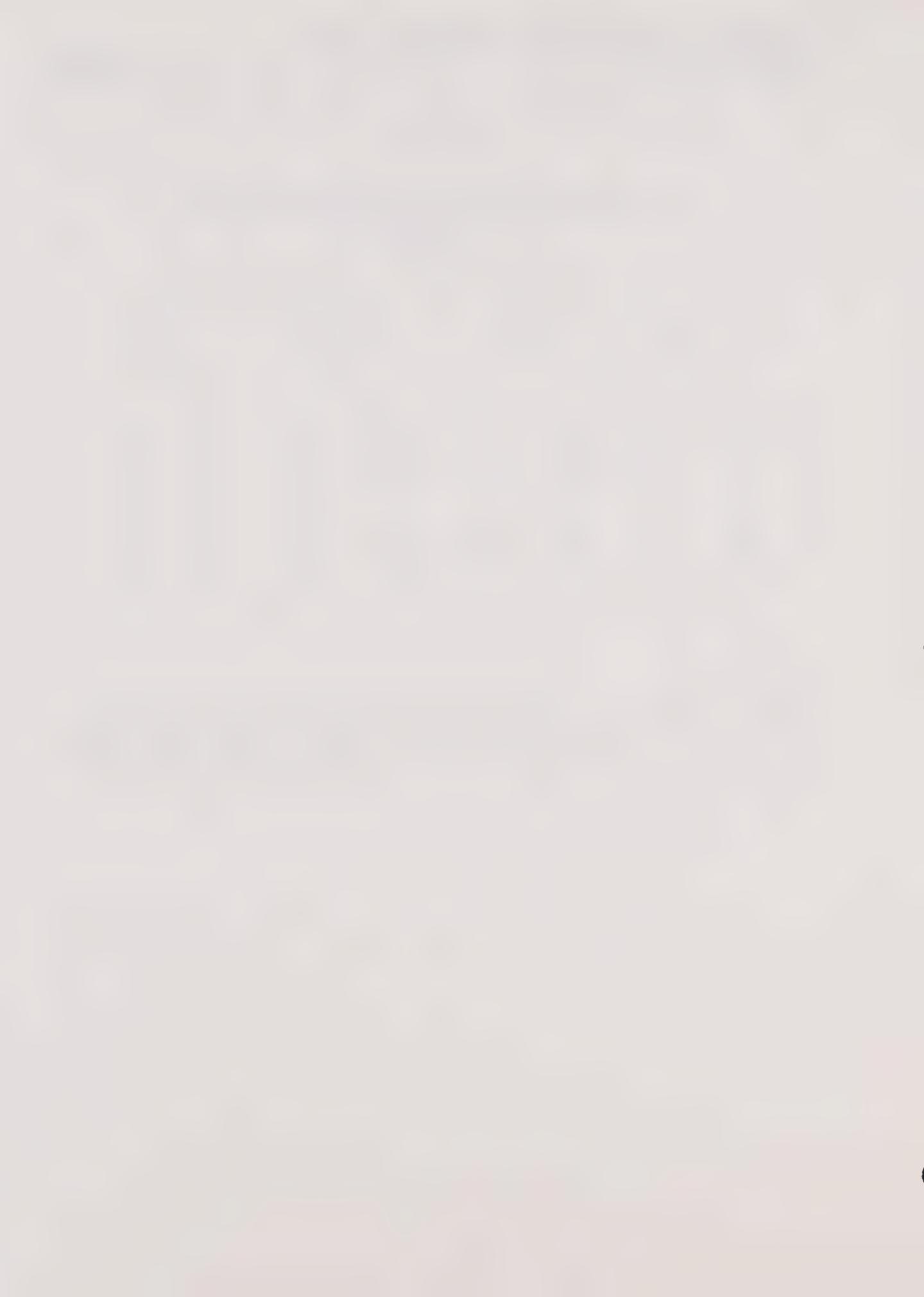
The household size for ownership units of 2.78 is well above the city average of 1.94 persons per unit. This corresponds well with the fact that 63 percent of the ownership units have three or more bedrooms.



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3 TABLE H-19
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56 TENURE AND OCCUPANCY BY BEDROOM COUNT
7 Year-round Housing Units
8 (1980)

		OWNERS (#, %)	RENTERS (#, %)		SUBTOTAL (#, %)		TOTAL (#, %)
14	None	62	2.6	164	5.5	226	4.2
15	1	149	6.1	1195	39.9	13441	24.8
16	2	691	28.5	1378	46.0	2069	38.2
17	3	913	37.7	216	7.2	1129	20.8
18	4	491	20.3	16	0.5	507	9.4
19	5+	<u>117</u>	<u>4.8</u>	<u>28</u>	<u>0.9</u>	<u>145</u>	<u>2.7</u>
20		2423	100.0	2997	100.0	5420	100.0
21						5579	100.

1
2 4.3 Housing Costs
3
4
56 Larkspur's housing costs for both residential and rental units exceed the medians for
7 both the county as a whole and the Bay Area. For example, Larkspur's 1980 median
8 for ownership units with mortgages was \$574, while \$402 was the median for rental
9 units.



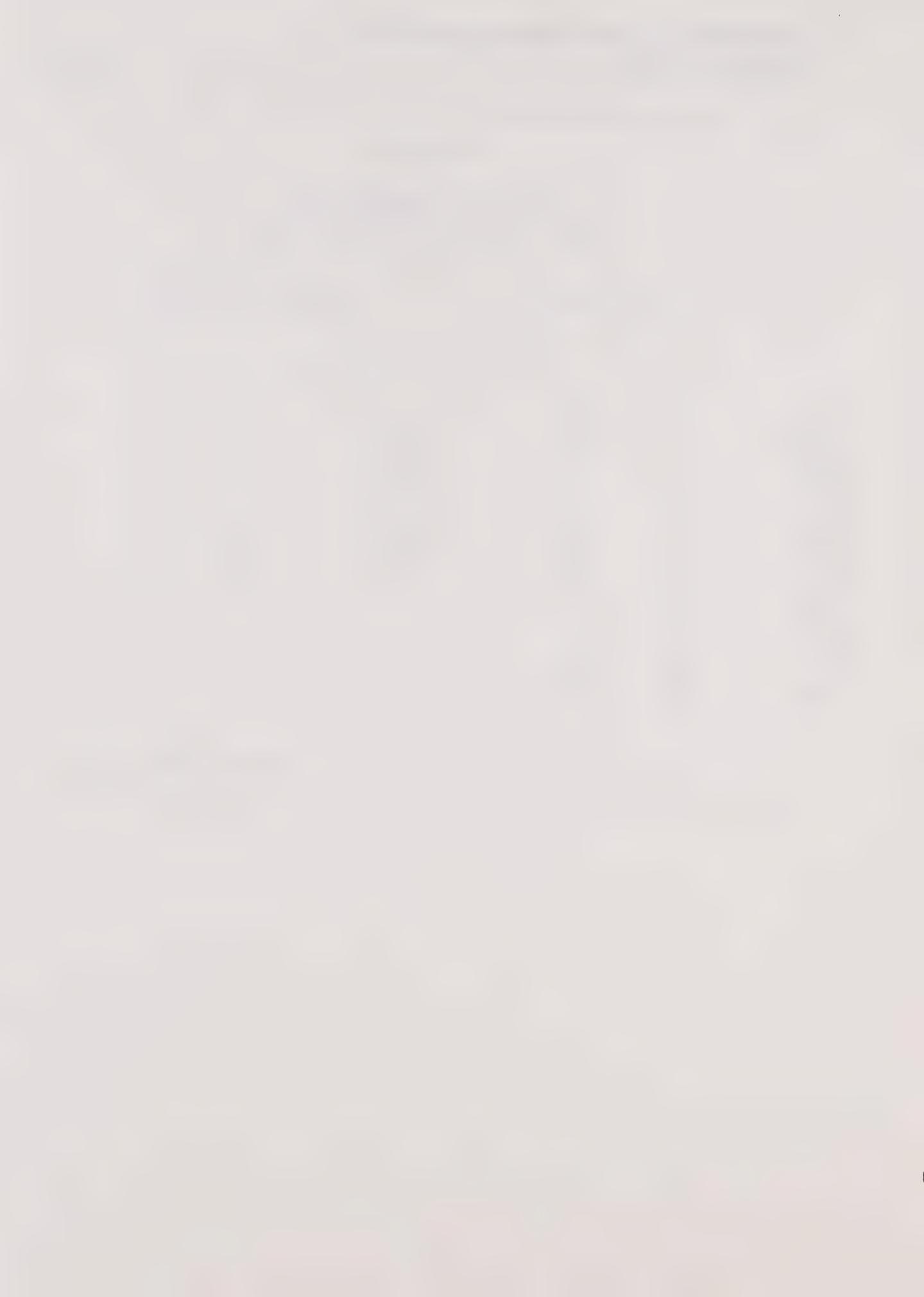
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10 TABLE H-20

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10 MONTHLY OWNER COSTS
11 Owner-occupied Non-condominium Units

12

\$	----- MORTGAGE -----		----- NON-MORTGAGE -----	
	#	%	\$	(#/%)
0-99	0	0.0	0-50	4 1.3
100-149	29	2.2	50-74	0 0.0
150-199	29	2.2	75-99	38 12.5
200-249	76	5.7	100-124	51 16.7
250-299	85	6.3	125-199	76 24.9
300-349	122	9.1	150-194	65 21.3
350-399	64	4.8	200-249	47 15.4
400-449	106	7.9	250+	<u>24</u> <u>7.9</u>
450-499	83	6.2	Total	305 100.0
500-599	103	7.7		
600-749	175	13.0		
750+	<u>469</u>	<u>35.0</u>		
Total	1341	100.0		

Source: 1980 U.S. Census



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7 TABLE H-21
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11 GROSS RENT
12 Renter-occupied Housing Units
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	#	%
-50	0	0
50-79	0	0
80-99	11	0.4
100-119	12	0.4
120-149	6	0.2
150-169	19	0.7
170-199	71	2.6
200-249	99	3.6
250-299	281	1.0
300-349	439	16.1
350-399	507	18.6
400-499	851	31.2
500+	625	22.9
No cash rent	<u>60</u>	<u>2.2</u>
TOTAL	2728	100.0
Median	402	
Mean	413	

Source: 1980 U.S. Census

These figures were respectively 30 and 35 percent higher than the Bay Area averages. As might be expected, Larkspur's median ownership unit costs were 43% higher than the rental median. Similarly, the percentage of homeowners paying \$500 or more a month toward shelter is over twice that of the renters. (These figures, presumably, do not reflect possible savings in taxes realized by homeowners.)

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10 TABLE H-22

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12
13
14 PERCENTAGE OF OWNERS AND RENTERS PAYING
15 OVER \$500 PER MONTH FOR SHELTER COSTS
16 (1980)

17

	Owner %	Renter %
Larkspur	56	21
County	52	23

18 MEDIAN MONTHLY PAYMENTS

19

Larkspur	574	402
County	516	373
Bay Area	440	298

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5.0 HOUSING NEEDS AND NEED PROJECTIONS

5 This section will look at three classes of housing needs. The first is the projection of
6 housing needs developed by the Association of Bay Area Governments (ABAG).
7 According to ABAG's preliminary 1988 study, these represent in general Larkspur's
8 "fair share" needed to meet the housing demands of the Bay Area. Next are the needs
9 that arise out of the condition of Larkspur's existing housing stock. The only signifi-
10 cant need identified in this group is the overpayment of shelter cost. Lastly, are the
11 special needs of identified populations in the community.

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5.1 Housing Need Projections

15 In 1983, following a legislative mandate, the Association of Bay Area Governments
16 produced "Housing Need Numbers" for all the cities and counties in the Bay Area.
17 The housing needs numbers were last updated in ABAG's report, Housing Needs
18 Determinations, dated January 1989. These numbers are intended to define the
19 additional units required to meet the Bay Area's housing needs for 1988 through 1995.
20 The goal behind these numbers is to produce a sufficient number of housing units to
21 generate a healthy vacancy rate in the community. This optimal vacancy rate for each

1 community was based in part upon its existing vacancy rates and is adjusted toward
2 ABAG's regional vacancy goal of 4.5 percent.
3

4 Once the existing and projected housing need numbers were developed, they were
5 separated into differing income groups: very low, low, moderate, and above moder-
6 ate). It is understood (though not documented in the ABAG report on "Housing Needs
7 Determination") that the income allocations were based upon the community's existing
8 income distribution, with some adjustments made toward the pattern of the entire Bay
9 Area.

10
11 5.1.1 Response to ABAG's Housing Needs Numbers. The state law pertaining to the
12 housing element provides that a city's housing objectives may differ from these housing
13 needs depending upon the city's resources and upon satisfaction of the other general
14 plan requirements.

15
16 "It is recognized that the total housing needs identified...may exceed available
17 resources and the community's ability to satisfy this need within the content of
18 the general plan requirements....Under these circumstances, the quantified
19 objectives need not be identical to the identified housing needs, but should
20 establish the maximum number of housing units that can be constructed, rehabil-
21 itated, and conserved over a five-year time frame."

22 - Government Code, Section 65583(b)(ptn.)

23
24 Attempts to meet ABAG's housing goals must also be consistent with the land-use
25 policies, general land-use objectives, and standards of the Landuse Element and with
26 the Circulation Element.

27
28 Larkspur is making a sustained and serious attempt to address its housing needs. As
29 indicated on Table H-31, Housing Objectives - 7 Year+ Plan, 395 units are scheduled
30 for occupancy by 1992. This new construction represents 48% of Larkspur's housing
31 needs as defined by ABAG. Table H-30, entitled *Potential Housing*, shows a total
32 build-out estimate of 765-827 housing units. The total build-out estimate approaches
33 the 1995 ABAG housing needs numbers for Larkspur. Refer to Table H-23. However,
34 even if build-out is attained, ABAG's preliminary housing need numbers for the very
35 low and low-income categories will not be met.

1
2 Despite Larkspur's sincere commitment to meet ABAG's housing objectives, attainment
3 of these objectives is difficult for several reasons:

4
5 1) Remaining undeveloped sites are, for the most part, the most difficult sites to
6 develop. They are either on steep slopes, with geotechnical problems or are on
7 marsh fill and subject to settlement problems.
8
9 2) Many of the sites lack adequate infrastructure to support development; the roads
0 are at level of service D, resulting in excessive traffic congestion on main city

1 thoroughfares. Many of the roads in the "old town" area were designed before
2 the advent of the automobile. Widening of these roads would require condem-
3 nation of existing housing stock or would result in adverse environmental
4 impacts. The road (Magnolia Avenue) leading through the Downtown historic
5 district is constricted. Widening of this road to alleviate traffic would be
6 environmentally detrimental and contrary to the landuse standards and objectives
7 of the general plan.

8

9 3) Development of canyon areas increases the present fire hazard associated with
10 the heavily vegetated hillsides.

11

12 4) Due to the sensitive environmental conditions, the few remaining sites are
13 expensive to purchase and to develop.

14

15 The city has found that allowing greater densities for developments does not necessarily
16 result in a greater provision of low- and moderate-income housing. Experience within
17 Larkspur has shown that the economies builders achieve through higher density approv-
18 als are not passed on to purchasers. The results have shown that the housing price is a
19 function of housing demand, and people's willingness to pay the price, rather than a
20 function of density.

21

22 Larkspur's past history of residential development approval speaks for itself. It should
23 be noted that between 1970 and 1980 Larkspur provided a 34% increase in housing
24 units, while its population increased 12%. Larkspur's housing unit increase over this
25 10-year period exceeded housing-unit increase in Marin County and in the Bay Area
26 (see Table H-1). According to California Department of Finance data, from 1980 to
27 1989 , the population decreased 1.8% while the housing stock increased by 5.7%.
28 The 1990 census is expected to show an even larger decrease in the population.

29

TABLE H-23

EXISTING AND PROJECTED HOUSING NEED³ (1989)

	Units
Existing need:	71
Projected need, 1988-90	382
Projected need, 1990-95	238
Alternative zoning need	<u>202</u>
Total Projected Need	822

Source: Housing Needs Determination ABAG, January 1989 Tables 8 and 23

5.2 Overcrowding

³ ABAG's housing need determinations are generally based on a model which incorporates the following considerations: (1) the number of units needed to achieve an "ideal" vacancy rate of 4.5 percent; (2) growth projections for the city based on the City's existing plans; and (3) a regional goal of providing housing for 50 percent of the anticipated job growth in Larkspur between 1988 and 1995. Item (3) is listed as "Alternative zoning need".

The percentages used to derive the "Need by Income Category" for the four different income levels are based upon an average of the existing county, city, and regional percentages. The methodology used by ABAG seeks to avoid further impaction of localities that already have relatively high proportions of lower income households. The existing percentage of lower income households in Larkspur exceeds the county average. Thus Larkspur's "housing needs percentages are lower for low-income households and higher for above moderate income households than the same percentages for the same categories in Fairfax and San Rafael.

A rule of thumb that relates to housing need is overcrowding, by which is meant occupancy by more than 1.01 persons per room per unit. This does not appear to be a significant problem in Larkspur, with only 1.2 percent of the units in the city reported as overcrowded in 1980.

TABLE H-24

PERSONS PER ROOM
Tenure - Occupied Housing Units
(1980)

	Total (#, %)	Renter (#, %)	Owner (#, %)			
1 or more	5357	98.8	2957	98.7	2400	99.1
1.01-1.5	33	0.6	16	0.5	17	0.7
1.51 or none	<u>30</u>	<u>0.6</u>	<u>24</u>	<u>0.8</u>	<u>6</u>	<u>0.2</u>
TOTAL	5420	100.0	2997	100.0	2423	100.0

5.2 Lacking indoor plumbing

About one-half of one percent of the units in Larkspur were reported to the Census as lacking indoor plumbing.

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TABLE H-25
HOUSING LACKING INDOOR PLUMBING
(1980)

Tenure	#	%
Owner-occupied	8	27.6
Renter-occupied	19	65.5
Unoccupied	2	<u>6.9</u>
TOTAL	29	100.0

5.4 Overpayment of shelter cost

According to state definition, a low-income household that is paying more than 25% for shelter is "overpaying." As Table H-26 indicates, 46% of low-income owners are overpaying, and 82% of low-income renters are overpaying.

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TABLE H-26
LOWER INCOME HOUSEHOLDS OVERPAYING

	# Households.	# Overpaying
Lower income owners	412	189 (46%)
Lower income renters	<u>1,229</u>	<u>1,009</u> (82%)
TOTAL	1,641	1,198

Source: ABAG's Housing Needs Determination - 9/15/88, Appendix C



1 5.5 Replacement housing

2
3
4 Housing needs identified by the ABAG report do not include projection for units
5 requiring replacement due to demolition or accidental destruction (fire, landslides, etc.).
6 It is estimated that the city loses one house per year.

7
8 5.6 Mobility handicapped

9
10 The Census identified Larkspur as having 2.4 percent (271 persons) of the population
11 with some transportation disability.

12 5.7 Large families

13
14 The 1980 census identifies 4 percent of the city's households as having more than four
15 persons. The county percentage for this group is about eight percent. The difference
16 between the county percentage and that of the city suggests there could be factors
17 limiting the number of large families in the city or it could reflect demographic factors
18 such as the relatively high proportions of older residents and their stage of the family
19 cycle.

20
21 5.8 Female heads of households

22
23 The 1980 Census showed 396 female heads of families in Larkspur and 279 non-family
24 households with female heads. Elderly women and low- and moderate-income single
25 mothers face difficulties when they have to find housing. The county's Commission on
26 the Status of Women has found that:

27
28 "1. Both owner and rental units are extremely expensive relative to wages of the
29 low-income females.

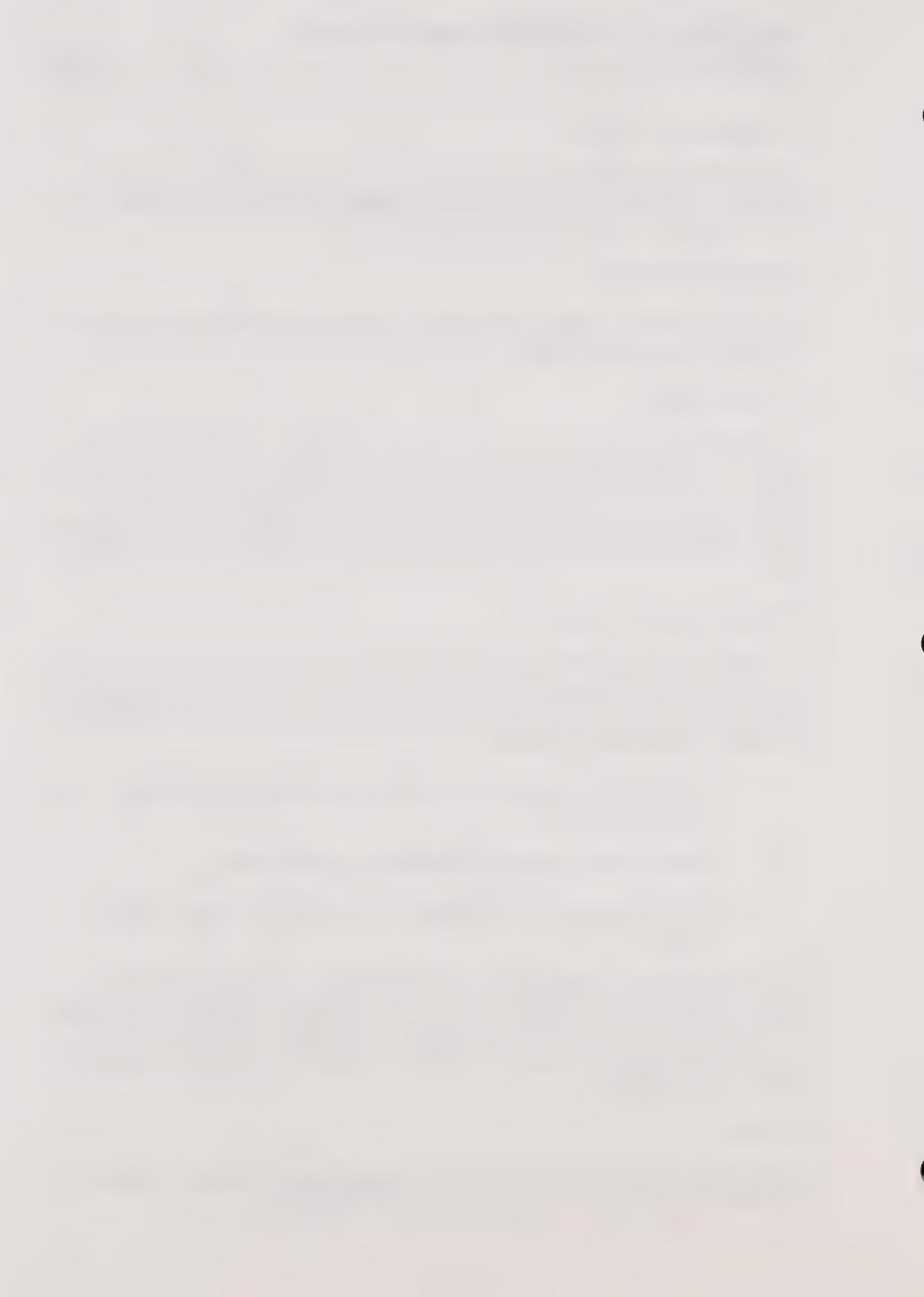
30
31 "2. Landlords have discriminated against women with children.

32
33 "3. Elderly women are often 'trapped' in a house that is too large for them to
34 maintain."

35
36 Housing and affordable childcare have been cited as the most significant needs of
37 female heads of families. Because many low- and moderate-income single mothers do
38 not own automobiles, they must rely on public transportation. Therefore, it is also
39 important that the housing be near or accessible to support services, such as schools,
40 childcare, and shopping.

41
42 5.9 Elderly

43
44 In 1980, 1201 households in the community contained householders over 65 years of
45 age. These represent some 32 percent of the city's households



1 5.10 The Homeless

2 It is hard to estimate the number of homeless persons in Larkspur, as no current data on
3 this problem exist. Transitional housing is one means of assisting homeless persons.
4 Under a conditional use permit, Larkspur has approved transitional housing.

5 6.0 ENERGY CONSERVATION OPPORTUNITIES

6 Affordable energy is an essential component of affordable housing. Energy costs to the
7 consumer have increased dramatically above inflation since 1970, while crude oil prices
8 have increased more than 500 percent. Houses built after 1975 use about half as much
9 energy as a result of California state conservation standards. Houses built after January
10 1, 1982 will use about 25 percent of the energy used by pre-1975 houses due to an
11 updating of the standards.

12 For new housing, then, state conservation standards, implemented as part of the
13 Building Code, substantially reduce the cost of energy for homeowners. The updated
14 standards rely on solar heat gain through south-facing glazing and on heat storage in the
15 mass of the structure (i.e., passive design) to reduce energy use. For these measures to
16 be most effective, the south-facing glazing and heat storage mass should be situated in
17 major living areas, i.e., living room, dining room, family room and/or kitchen. In
18 addition, the south-facing glazing must receive direct sunlight for at least four hours on
19 a winter day, i.e., solar access.

20 In addition to implementing state standards in a way that maximizes their effectiveness,
21 the major role of the local jurisdiction in reducing energy use in new housing is to
22 encourage provision of solar access when new structures are built; and to protect solar
23 access over time. Of particular significance is solar access to both south-facing
24 windows and solar collectors. Provision of solar access can be incorporated into the
25 design review/permit approval process by requiring that the developer or builder submit
26 a map demonstrating that solar access is provided to south-facing windows for at least
27 four hours between 9 AM and 3 PM on December 21 and to a south-facing portion of
28 the roof top all year around. If solar access is obstructed by vegetation growing on
29 neighboring property, the developer or builder should be encouraged to arrange for
30 pruning of that vegetation to provide access. Where such an arrangement cannot be
31 agreed upon or is financially prohibitive, the developer or builder should be exempted
32 from providing passive design measures, but will be required by state standards to
33 achieve the same level of savings through the use of more insulation and other conser-
34 vation measures. The city can serve as an informal facilitator in reaching agreement in
35 such cases.

36 Responsibility for protecting solar access can either be placed with the property owner
37 or with the city. In the first case, the developer or builder would be required to obtain
38 an easement for solar access to the south wall and south-facing roof top of each
39 structure. This easement would prohibit the placement of structures or vegetation that



would block solar heat gain on neighboring private or public property. Responsibility for maintaining the easement would be transferred to the home buyer. In cases of non-compliance, enforcement could require either criminal or civil action.

The city may adopt a number of measures to protect solar access. At the same time a structure or addition to an existing structure is evaluated for provision of solar access to it, it can also be evaluated to ensure that it does not block the solar access of neighboring structures. A procedure for requiring the removal of vegetation that obstructs solar access would also be required. It could be modelled after the procedures developed to prohibit obstruction of views by vegetation, relying initially on facilitation and ultimately on legal action by the local jurisdiction for enforcement.

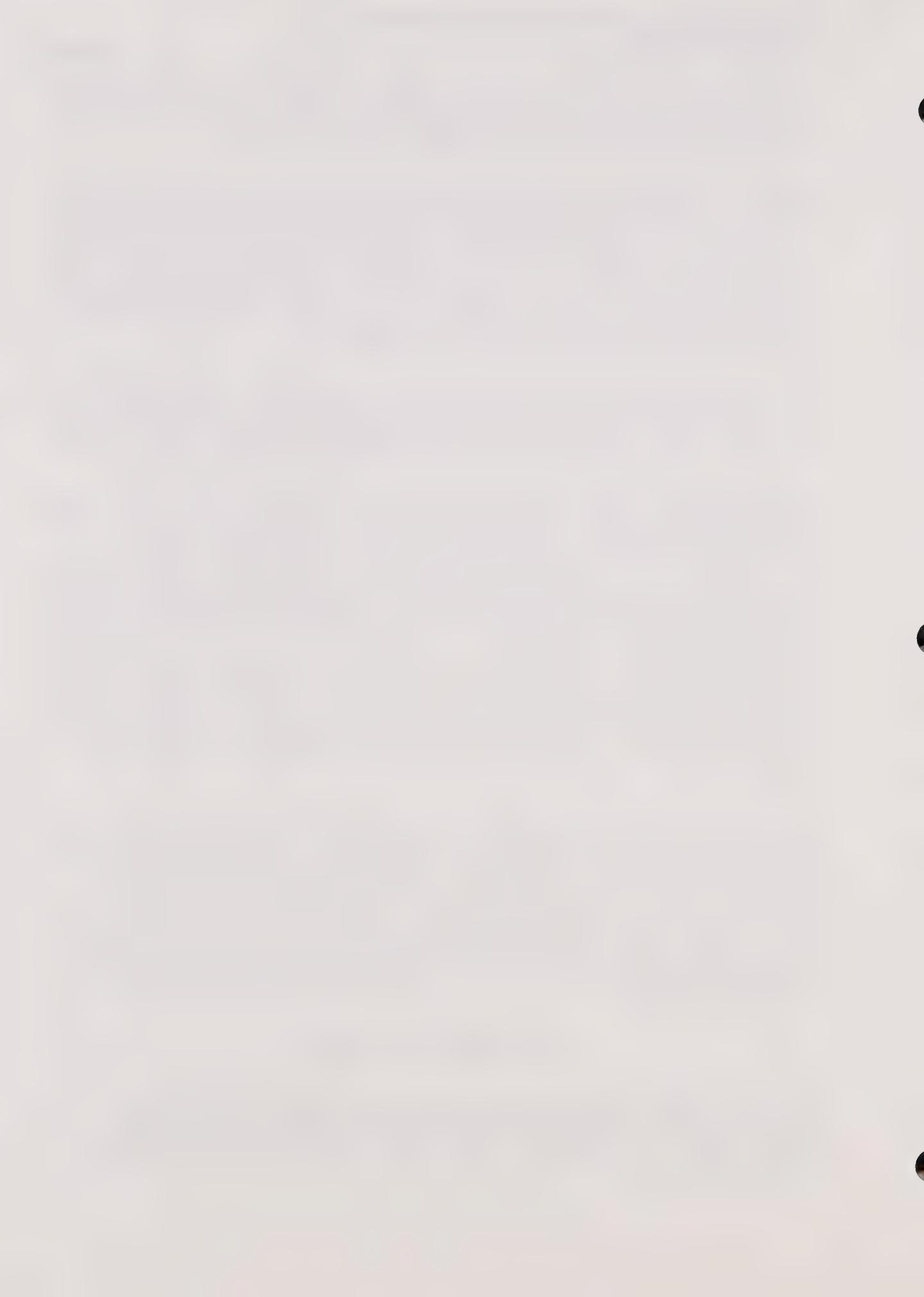
The city of Larkspur can also encourage the use of solar energy for water heating, as well as passive design, by permitting variances from development regulations on a case-by-case basis when necessary or to alter regulations that consistently interfere with the use of solar energy, conservation measures, or other renewable energy sources.

Because Larkspur is largely built out, there is even more opportunity for energy savings in existing housing than in new construction. Most residential structures can be retrofitted with conservation measures that provide nearly the savings achieved in recent new construction. Many can also be retrofitted with passive design measures, e.g., the addition of a solarium or south-facing windows in conjunction with a heat storage mass. The city should consider the adoption of a "retrofit ordinance" to require the installation of minimal conservation measures, i.e., ceiling insulation comparable to state standards, a water heater blanket, weather stripping and caulking, at the point of resale. A retrofit ordinance should be consistent with similar ordinances throughout the county to avoid confusion for realtors and home buyers. Therefore, it is recommended that if a retrofit ordinance is adopted it be consistent with the ordinance prepared by the county of Marin.

Solar access to existing residential units is an important consideration if the use of passive design and solar water heating is to be encouraged. At this time, acquisition of solar access is best left to the home owner with the city acting as an advisor and informal facilitator. If passive design or solar collectors are used, the extent of solar access to them should be recorded in the form of an easement or as part of the building permit. Then protection can be provided as described above. The solar access ordinance being developed by Marin County should be used as a model for an ordinance prepared by Larkspur.

7.0 HOUSING CONSTRAINTS

Economic conditions and government policies serve to limit the development of affordable housing. This section analyzes market and regulatory constraints and assesses how their impact affects the amount, cost, and type of housing that may be built in Larkspur.



1 2 7.1 Market Constraints

3 Primary market factors include the levels of effective demand for rental and ownership
4 units, the availability of developable land, and financing, land, and construction costs.
5

6 7.1.1 Supply of Land. Little prime developable land remains in Larkspur. Although
7 there are approximately 252 undeveloped acres in the city, most of the large
8 developable parcels that do remain are subject to development constraints such as steep
9 slopes and bay mud soils. Figure 3 shows the location of these potential sites.
10

11 Depending upon site design, these parcels have a development potential of 765-827
12 units under current zoning.
13
14
15

16 There is little apparent potential for redevelopment within the city as a means of
17 increasing the supply of land for residential development.
18

19 7.1.2 Land Costs 20

21 Higher land costs will continue to be a critical factor limiting the development of
22 affordable housing in Larkspur. The full cost of land for a residential project includes
23 project approval costs, as well as the "raw" land purchasing and financing costs.
24

25 Land costs as a percentage of total development costs have been rising in the past few
26 years. Traditionally, land costs equalled about 25 percent of total costs. In 1980,
27 figures in excess of 40 percent were not uncommon.
28

29 Undeveloped or "raw" land costs vary from site to site depending upon site preparation
30 costs (clearing and grading), slope and soil factors, and locational amenities such as
31 access to public services, views, and neighborhood characteristics. In 1980 these raw
32 land costs began at nearly \$5 per square foot and rapidly escalated for the better
33 parcels. In 1990 the cost of single-family lots in Larkspur ranged from \$190,000 (for a
34 very small lot of perhaps 4,500 sq ft) to \$400,000 for a lot of 10,000 sq ft, or about
35 \$16 per square foot.
36

37 The land subdivision and permit approval process is time consuming and may be
38 extremely expensive if the site has been purchased and financed prior to its completion.
39 For this reason, sales prices for land with permit approvals are considerably higher than
40 those for raw acreage.
41

42 Land costs per square foot increase when allowable densities are greater; however, this
43 increase in land costs is rarely proportional to the greater density permitted. For this
44 reason, land costs per unit tend to be lower for multifamily residential construction than
45 for single-family homes.
46

4
5 The Marin County Housing Element indicates that the cost of buildable multifamily
6 sites in 1979 ran as high as \$300,000 per acre. Based on this observation, 1979 costs
7 would be approximately \$8 per square foot for a 20-unit project built on a one-acre
8 site.

9
10 7.1.3 Construction Costs. Construction costs present a formidable obstacle to
11 providing affordable housing.

12 Costs for wood-frame, detached, single-family home in 1990 ranged from \$95⁴ per
13 square foot for minimum-amenity styles to more than \$200 and up per square foot for
14 high-quality units. Total construction costs are therefore capable of ranging between
15 \$95,000 for a modest 1,000 sq ft unit to well over \$400,000 for a 2,000 sq ft luxury
16 home (1990).

17 The Marin Builders Exchange calculated the following figures for a typical
18 three-bedroom, two bath house in a small subdivision in Marin County (1988):

19 (1) Land cost for level parcel, approximately one acre in size, located near
20 existing roads, \$150,000; (2) infrastructure installation (storm drain, sewer and
21 water lines, electric lines), \$10,000; Labor and Materials for construction (2,000
22 square foot unit), \$150,000; (4) total, \$310,000.⁵

23 Construction costs of apartments and condominium units in low-rise wood frame
24 buildings lie within this range as well. Construction cost for multi-family units
25 generally runs about 20-25% of single family dwellings.

26 7.1.4 Financing. High interest rates have played a critical role in making housing
27 unaffordable. High land and construction financing costs have made the housing
28 development business inherently more risky. Developers in turn need to realize higher
29 returns to justify associated risks. Higher required profits as well as costs push up
30 eventual sales prices.

31
32 4 Construction costs cited in this paragraph are credited to the Bank of America in the 1990 San
33 Rafael Housing Element.

34
35 5 San Rafael General Plan Housing Element, page HB_30, August 1990.

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10 TABLE H-27

11
12 Monthly Payments 30-year \$200,000 Mortgage

13 Interest Rate	14 Payment
15 9%	\$ 1,610
16 11%	\$ 1,904
17 13%	\$ 2,212
18 15%	\$ 2,528
19 17%	\$ 2,852

20
21 7.2 GOVERNMENTAL CONSTRAINTS

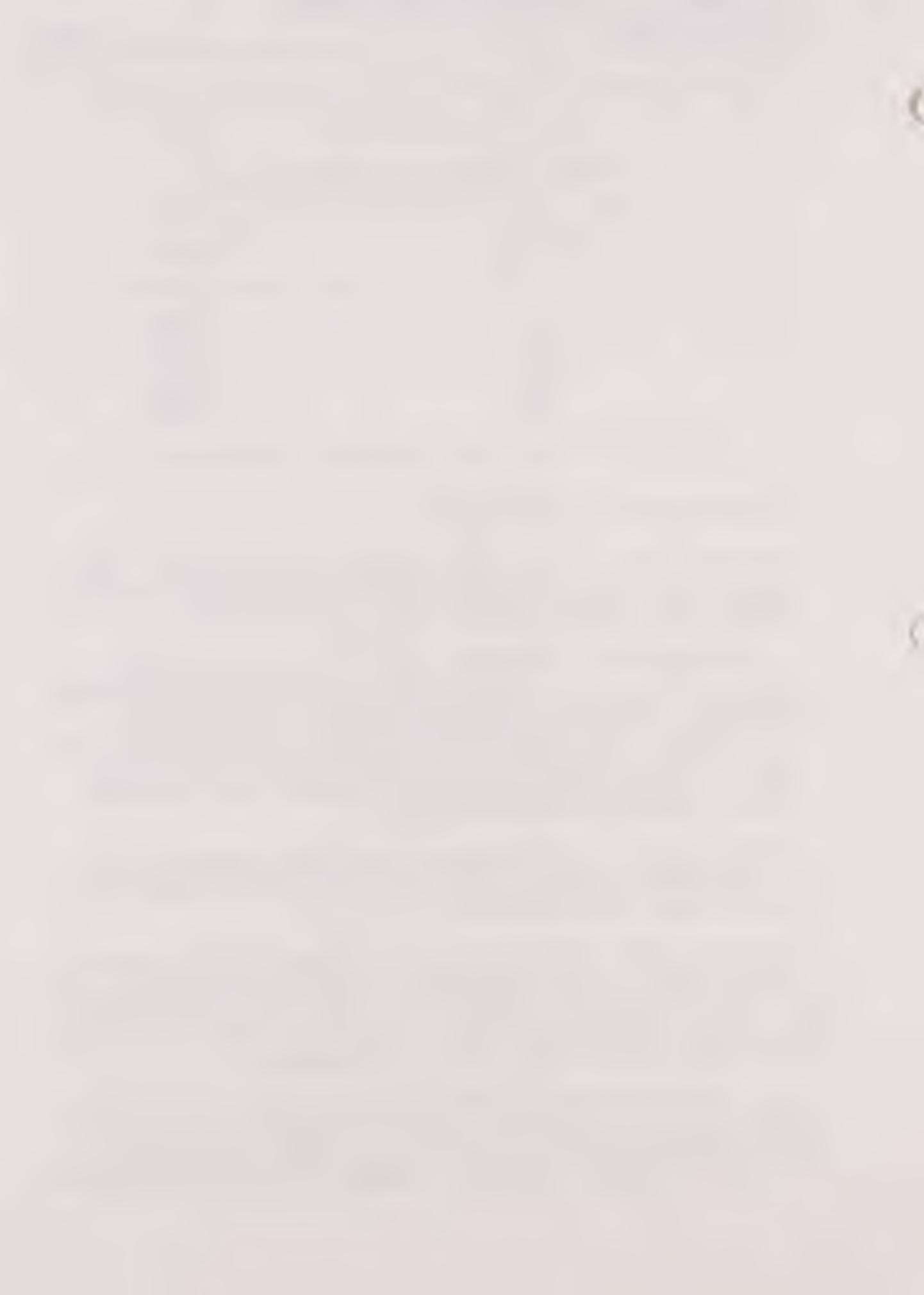
22
23 Government policies and procedures affect the supply and cost of housing. Land use
24 controls, such as zoning, have the greatest direct impact; but development approval
25 procedures, permit fees and building codes affect housing costs as well.

26
27 7.2.1 Land Use Controls. As of 1980, Larkspur had permitted more multifamily
28 housing development than any other community in southern Marin County. Multifamily
1 development will continue in areas with immediate access to major roads and
2 commercial areas; however, additional residentially zoned land will primarily be used
3 for the development of single-family housing. This policy, based upon community
4 character and traffic considerations, has the effect of limiting most of the remaining
5 undeveloped parcels to low-density development.

6
7 Although strict land-use controls have generally been shown to increase housing costs,
8 it would be difficult to demonstrate that raising allowable densities in Larkspur would
9 increase the supply of affordable housing.

10
11 The high home prices in Larkspur reflect the low densities and large open space areas
12 that characterize the county. Currently, less than 252 difficult-to-develop acres remain
13 out of 2,065 total city acres. Subtracting 114 acres slated for open space purchase,
14 there will be 138 difficult-to-develop acres left to develop in Larkspur. Thus upzoning
15 would do little to increase the city's supply of affordable housing.

16
17 7.2.2 Development Standards. Larkspur encourages developers to submit proposals
18 reflecting high architectural standards. To this end it has established a design review
19 board to assess project design for multifamily housing. This procedure has helped to
20 assure quality development within the city. Frequently, however, high design standards



1 increase construction costs and may conflict with the economics of low- and moderate-
2 income housing development.

3
4 An additional factor increasing building costs and limiting densities has been the city's
5 parking requirements. Single-family units must be accompanied by two spaces plus two
6 guest spaces within 250 feet. Multifamily parking requirements vary according to the
7 number of bedrooms per unit and whether the units are rentals or condominiums. A
8 condominium project of 20 two-bedroom units, for example, must provide 47 parking
9 spaces. These standards may need reexamination from the standpoint of their effect on
10 the development of affordable housing.

11
12 7.2.3 Costs of the Local Permit Process. Costs associated with the permit process may
13 act as a constraint to the development of affordable housing. Line item permit costs are
14 related to processing inspection and installation services. They are limited by California
15 law to the cost to the various agencies of performing these services. Appendix B
16 details these costs, which generally range between \$3,500 and \$4,000 per dwelling.

17
18 Costs associated with the time it takes to go through development review and building
19 permit processing are more significant. These costs are highly variable and are related
20 to developer overhead, financing, and start-up costs, as well as the length of the
21 development review and permit processing period. It has been estimated, however, that
22 on average each year of processing raises construction costs an additional 18 percent.

23
24 Single-family housing development applications generally take less time to review than
25 do multifamily proposals. When proposed single-family developments are not subject
26 to special environmental constraints and are in conformity with existing zoning, it is
27 possible to process the required building permits in one month.

28
29 Multifamily development proposals are subject to review by Larkspur's Design Review
30 Board. In practice, most major projects now require EIRs, public hearings and
31 extensive local review. The total length of time from the initial developer contact with
32 local officials to final map and approval exceeds two years.

33
34 In addition to these cost-related factors, any development or construction project
35 (including commercial, office or residential) is subject to the city's CAP (Circulation
36 Assessment Permit) regulations if it generates 100 ADT or more or involves 5,000
37 square feet or more. The CAP regulations require preparation of a detailed traffic
38 study and payment of traffic impact fees if warranted. Traffic impact fees in 1990 are
39 \$2,588 per P.M. peak trip.

40
41 Larkspur and the town of Corte Madera are within the Larkspur School District. The
42 district imposes a school impact fee of \$0.74 per square foot on residential develop-
43 ments.

44
45 7.2.4 Federal Policy Constraints. Federal policy affects the development of housing
46 for all economic segments, but it affects the development of low-income housing most

1 directly., The Reagan administration drastically reduced federal expenditures for
2 subsidized housing. Continuance of the Department of Housing and Urban
3 Development's (HUD) "Section 8" rent supplement program, presently the most widely
4 used vehicle nationally for developing low-income housing, is uncertain. A large
5 number of lesser used, but equally workable federal housing development and conserva-
6 tion programs are to be terminated or cut back as well.

7
8 In summary, recent changes at the federal level have critically reduced the number of
9 tools available to local planners and builders for the development of affordable housing.

10
11 7.2.5 The Effect of Market and Government Constraints on Development. Cost and
12 interest rate increases have placed the price of new homes beyond the reach of most
13 Bay Area households.

14
15 The minimum price at which conventionally developed and financed single-family
16 homes were marketed in 1981 may be summarized as follows:

17
18 TABLE H-28
19
20

21 MINIMUM SINGLE FAMILY HOME DEVELOPMENT COSTS
22 (1990)

25 Hard and soft construction costs	\$150,000
26 Land costs	\$150,000
27 Construction loan interest	\$13,500
28 29 TOTAL COSTS	\$313,500
30 31 15% Developer profit	<u>\$ 47,025</u>
32 33 HOME PRICE	\$360,525

34
35 1. Assumptions: Fifty percent of the land cost was financed and 100 % of the
36 construction costs at 12% interest in 1990. The loan was for 7 draws for a twelve
37 month period.⁶

38
39 It is not possible to produce entire developments of single-family detached housing for
40 owner-occupants at prices affordable to moderate-income families. Moderate-income

41
42
43
44⁶ Telephone conversation, Jim Barnet, New Horizons S & L.

1 families can typically afford to pay no more than about \$120,000 for a home. Thus
2 units offered "at cost" remain beyond their means.
3

4 The minimum cost and price for a higher density 1,000 sq ft condominium unit exceeds
5 the moderate-income family's affordable price.
6

7 TABLE H-29
8

9 MINIMUM CONDOMINIUM DEVELOPMENT COSTS
10 (1980)
11

15 Hard and soft construction costs	\$55,000
16 Construction loan interest	2,478
17 Land cost	18,000
18 Land financing	<u>1,944</u>
19	
20 TOTAL COSTS	\$77,422
21	
22 15% developer profit	<u>11,613</u>
23	
24 CONDOMINIUM PRICE	\$89,035
25	

1 It should be noted that both the minimum single-family home price and condominium
2 price listed are based upon an assumption of minimal approval periods and are for
3 modest units not typically constructed in Marin today.
4

5 Project sponsors have developed a strong economic motivation to build more expensive
6 units of higher quality in the past due to high land and site costs associated with low-
7 density development. Prices commanded for such housing are associated with high
8 profit margins that cannot be matched by profits from moderate- and middle-income
9 housing developments. Typical construction styles and resulting costs reflect the
10 preferences of these affluent home buyers, as well as the outcome of the design review
11 process.
12

13 The conventional development of rental apartments is unprofitable at this time. The
14 favorable balance between construction, land, and financing costs on one hand, and
15 market rents and tax incentives on the other, no longer exists. The possibility of rent
16 control has a further chilling effect on apartment development in the Bay Area.
17

18 As a result, no unsubsidized rental units were constructed in Marin in 1980. Moreover,
19 present economic trends indicate that the former favorable balance is unlikely to be
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1 restored in the foreseeable future. In the absence of significant new tax incentives or
2 capital and interest subsidies, few, if any, market-rent apartments will be developed in
3 Marin between 1981 and 1985. Appendix B, "Hypothetical Apartment Expenses and
4 Revenues," illustrates how major cost and revenue factors in 1981 combined to make
5 investment in apartment construction unattractive.

6 A review of the illustrative expenses and revenues associated with conventional apart-
7 ment development points to the discouraging economic realities of low-income housing
8 production in Marin County today. To develop apartment projects that can offer rents
9 affordable to low-income households a "triple subsidy" is required. Land costs must be
10 written down almost to the point of non-existence; a permanent financing rate must be
11 provided that does not exceed 11 percent; and rent supplements must be made available
12 to tenants from some governmental source. The only alternative to these requirements
13 is even less likely to be available, substantial capital grants to reduce construction costs
14 to the developer.

15 It is extremely difficult to solve the low-income rental housing problem. The future
16 availability of governmental subsidies at both the federal and state levels is, unfortu-
17 nately, very much in question. Moreover, legal constraints and high interest rates
18 expected to continue in the bond market limit the potential effectiveness of tax-exempt
19 financing techniques. These difficulties diminish the prospects for developing signifi-
20 cant amounts of additional rental housing in Larkspur.

23 8.0 AFFORDABLE HOUSING PROGRESS

24 8.1 Conservation and Improvement of Affordable Housing.

25 Larkspur has made considerable strides in conserving and improving the existing
26 affordable housing stock.

- 27 o Condominium Controls. An ordinance establishing strict conditions for condo-
28 minium approval was passed in 1977 (Larkspur Municipal Code, Chapter
29 18.38). In addition to setting higher construction and design standards for con-
30 dominium projects, the condominium conversion portion addresses the social and
31 economic implications of conversions.
- 32 o Condominium conversions are undesirable when they would result in the dis-
33 placement of social or economic groups whose loss would be contrary to the
34 general plan.
- 35 o Condominium conversions are undesirable when vacancy rates in the Lower
36 Ross Valley are five percent or less.

37 Two of Larkspur's many apartment projects have been converted to condomini-
38 ums since the 1978 adoption of the city policy discouraging conversion. In the
39

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1 Larkspur Isle conversion, 28 units were retained as rentals affordable to low-
2 income households. The non-profit Ecumenical Association for Housing (EAH)
3 purchased these units at vastly reduced sales prices and leased them at rents
4 equivalent to the rent ceilings set for the HUD Section 8 Existing Housing
5 Program.

6

- 7 o Mobile Homes. According to a city survey taken in 1987, there are 335 mobile
8 home units in Larkspur. In the spring of 1988, the city adopted a mobile home
9 ordinance, which established a mobile home zoning district. The intent of the
10 ordinance is to retain the mobile home units, as they are an important compo-
11 nent of the city's affordable housing stock. The city rezoned the mobile home
12 area from L-1 to Mobile Home Park Zone in 1989.
- 13
- 14 o Floor Area Ratio. Over recent years, with escalating housing prices, there has
15 been a tendency for new purchasers to buy existing older homes and to enlarge
16 and remodel them. The city is concerned with the expansion of the older home,
17 which increases the property value and results in a scale that is inconsistent with
18 the existing neighborhood. In 1984, Larkspur adopted an ordinance to regulate
19 the scale of new construction within existing neighborhoods (Larkspur Municipal
20 Code, Chapter 18.35).
- 21
- 22 o Second Units. In 1984, Larkspur adopted an ordinance related to residential
23 second units (Larkspur Municipal Code, Chapter 18.21). The intent of the
24 ordinance is to promote affordable housing by providing for an alternative rental
25 housing type, while insuring compatibility with the surrounding residential uses.

26

27 8.2 Construction of Affordable Units.

28

- 29 o Inclusionary Policy. The city's inclusionary housing policy has been very
30 effective in construction of new affordable units in Larkspur. The approval of
31 the Lincoln Courts condominium project resulted in the provision of 37
32 low/moderate units. Since that approval, other major developments have been
33 approved, resulting in the provision of 37 low/moderate rental units and a total
34 of 27 below-market, owner-occupied units. These recently approved projects
35 are currently at different stages of development. Estimates of when these units
36 will be completed are given in Table ---.

37

38 8.3 Housing Fund.

39

40 Larkspur's inclusionary policy provides for payment of in-lieu fees for certain develop-
41 ments where the city council determines that the provision of low- and moderate-income
42 housing is inappropriate. Generally, the city prefers to have the actual units construct-
43 ed, rather than receiving in-lieu fees.

6

6

6

In 1989 the city used the available fees (\$150,000) to purchase the Creekside Lot #2 site for development of low/moderate-income housing by the Ecumenical association for housing.

8.4 Transitional Housing.

In February 1988, Larkspur approved a conditional use permit for transitional housing.

8.5 Rental Assistance Programs

A number of rental assistance programs serve Larkspur residents. The program administered by EAH in the Larkspur Isle Condominium project is discussed in paragraph 8.1. Currently, Marin County's Housing Authority administers city, county and federal rental assistance programs within the city of Larkspur.

- o Rebate for Marin Renters (RMR). The RMR program is targeted for persons 55 years or older, disabled persons or families of two or more individuals who do not qualify for welfare or section 8 programs. The upper income limits for qualification are \$18,100 for one person, \$20,700 for two persons, and \$23,500 for three-person households. Qualified households receive a rebate of \$100 for one-bedroom units, \$125 for two-bedroom units, and \$150 for three-bedroom units. Funding for this program is based on joint Marin Community Foundation /city contributions of 2 : 1. Currently (1990) the program serves a total of four households. program. Participants of this program must apply yearly for funding. Once the unit is vacated by the participants, funding is terminated.
- o Section 8 Existing Program (for renters). This federal program is targeted for persons 62 years or older, disabled persons or families. The income limits for qualification the same as the above renters rebate. Qualified households pay up to 30% of their income as their portion of the rent. The remaining rent balance is paid to the landlord from the program funds. Currently (in 1990) 14 households are being assisted through this program (3 family, 4 elderly, and 7 disabled).
- o Section 8 Vouchers. The target group and income limitations for this program are the same as those described for the section 8 existing program. The difference between the voucher program and the existing program is that the qualified household may move outside of Marin County and still qualify for assistance. Currently (1990) two Larkspur households are receiving assistance through the voucher program.
- o Project Independence. This program benefits handicapped individuals who receive S.S.I. (Social Security income supplement). In 1988 three disabled persons in Larkspur received assistance through this program.

1 2 8.6 Rehabilitation Programs for Affordable Housing.

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11 o Community Block Grant Rehabilitation Program. This program administered by
12 the Housing Authority benefits moderate-income owner-occupants. Funds are
13 provided through the Community Development Block Grant monies. Loans of
14 up to \$50,000 are granted to qualified homeowners. Eleven property improve-
15 ment loans have been made in Larkspur for a total of \$149,628.

16 9.0 SUMMARY OF HOUSING PROGRAMS THROUGH 1995

17
18 The estimation of Larkspur's quantified housing objectives and program schedule is
19 complicated by uncertainty over the continuation of state and federal housing programs,
20 the capacity limitations of our public facilities (roads) and resources (water), the private
21 response to public rehabilitation initiatives, and the willingness of the Marin Communi-
22 ty Foundation to allocate funds toward housing. The answers to these questions will
23 determine Larkspur's success in producing and retaining affordable housing, as well as
24 market-rate housing.

25 9.1 Potential Housing

26
27 Table H-30 lists potential housing numbers estimated for undeveloped properties shown
28 on Figure 3: Potential Housing Sites Map. Building permits have been granted (in
29 1990) for Drake's Landing, Lincoln Terraces, Creekside, , and the EAH residential
30 projects. These projects are at various stages of construction and the development of
31 the units is assured ⁷.

32
33 Potential development of the remaining 138 acres of vacant land is constrained by
34 environmental problems, overburdened circulation system, limited water supply and
35 costs associated with development of environmentally sensitive sites. Refer to Section
36 5.1.1. Based on the city's estimates, the remaining land has the potential of producing
37 290-352 additional housing units, for a total of 765-827 units from Fall 1988 to build-
38 out.

39 9.2 AFFORDABLE HOUSING PRODUCTION

40
41 9.2.1 Inclusionary Units. The base number of affordable units that should be created
42 by the city's inclusionary housing policy is relatively easy to predict. The expected
43 total number of units may be calculated by applying the appropriate inclusionary
44 requirement (either 10 or 15 percent) to each expected project of ten or more units.

7 Some units in the Creekside and Drake's Landing (Cape Marin) project have already been occupied.
These are included in this section as potential units for consistency with ABAG's Housing Need numbers.



1 This calculation represents both in-lieu fees (monies paid of an equivalent unit) as well
2 as units.

3 Table H-30 presents the expected effect of the city's inclusionary policy. Approved
4 project will create 85 affordable units.⁸ An additional 33 units are possible largely
5 dependent on the consequences of the MMWD water moratorium.

6

7

8 This includes the Ecumenical Association for Housing 28 unit project which was enabled by the city
9 buying the land which had been "written down" by an adjacent developer and in-lieu fees from a second project.

10

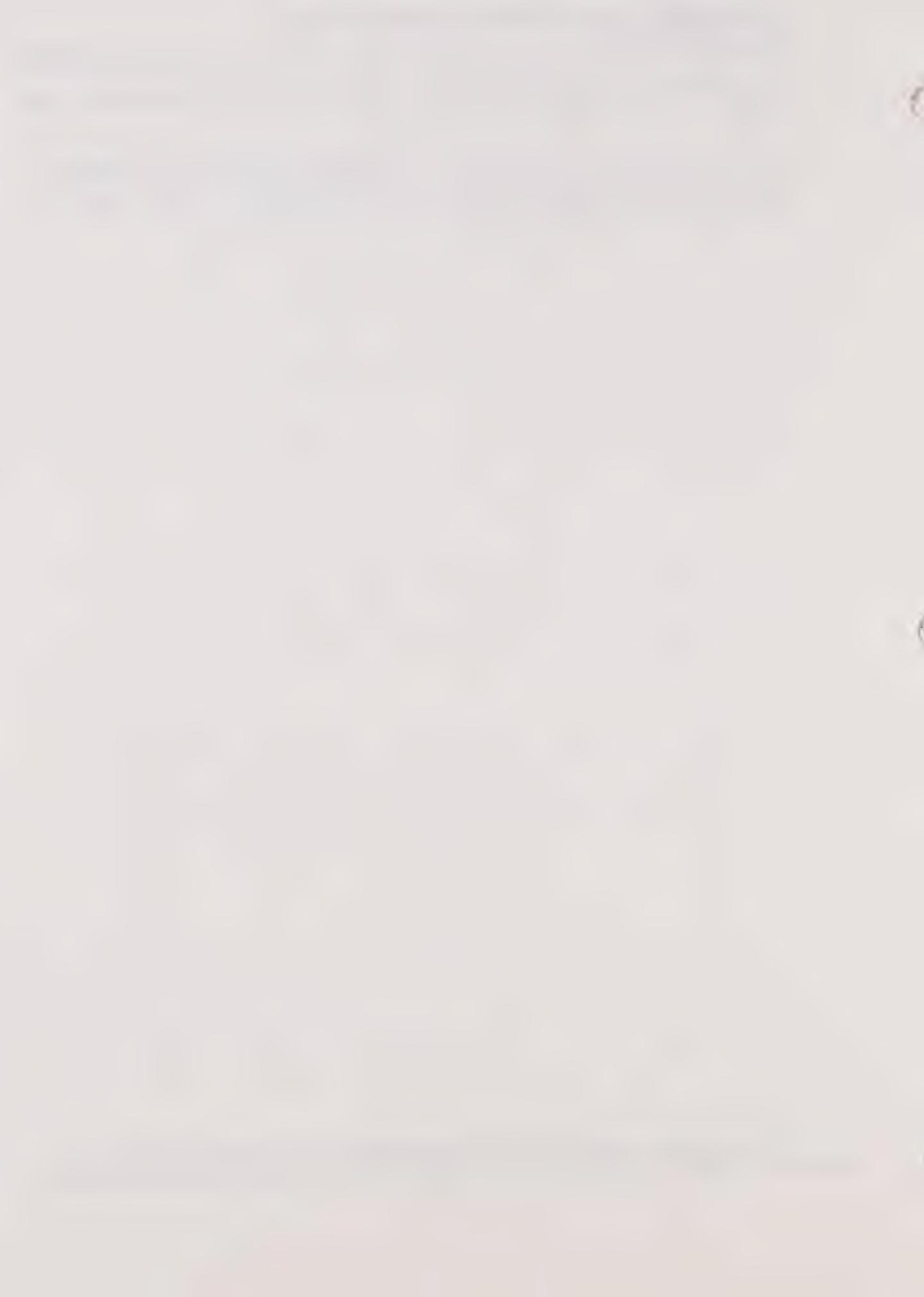


TABLE H-30
POTENTIAL HOUSING
(1990 to Build-Out)

<u>Approved Projects</u> (in construction)	<u>Total # Hsg. Units</u>	<u>Low/Mod. Units</u>
Creekside, Lot #1	70	9
Drake's Landing	129	20
EAH (Creekside, Lot #2)	28	28
Lincoln Courts	<u>248</u>	<u>37</u>
TOTAL	475	85

Potential Projects

Avoca	11	2
Ho Ho Springs	6	0
Lincoln III	50-90	5-9
Marin Sanitary	72	11
McLaren	14	2
Niven Nursery	90	9 ¹⁰
Peters (Ward/Rice)	9	0
Safeway	10-20	2-3
Tiscornia (Orange/Hazel)	3	0
Tiscornia Winery	23-35	2-4
William/Holcomb/NWP	<u>2</u>	<u>0</u>
TOTAL	290-352	33-40

((the following sections are deleted because they duplicate information in the proceeding sections))

⁹ The low/moderate units for Creekside lot #1 were provided as an in-lieu write-down of the land sale for the creation of the adjacent EAH affordable housing project.

¹⁰ The city's policy related to Niven Nursery is to retain the present use. Should the nursery use be abandoned, the city shall consider zoning the sites for residential use.



9.3 QUANTIFIED HOUSING OBJECTIVES - 1995

10 Table H-31: Housing Objectives 7+ Year Plan, provides cumulative estimates of
11 Larkspur's housing objectives for the next seven years. The housing objectives are
12 categorized into three groups: new construction (market-rate and low/moderate-income
13 housing), conserved units (via zoning designation and rental assistance programs) and
14 rehabilitated units. It is assumed that all new housing approvals after 1990 will be
15 delayed from five to ten years due to the moratorium on new water connections enacted
16 by the Marin Municipal Water District.

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1 Larkspur's housing program represents a comprehensive effort to develop housing
2 affordability to families of low- and moderate-income. The schedule of Housing
3 Program implementation is provided in Table H-32.

4 Market pressures, circulation and environmental issues , combined with severe reduc-
5 tions in essential federal funding for subsidized housing, are expected to prevent
6 Larkspur from meeting its 1995 fair share housing need. The prime buildable sites are
7 already developed, most with high density, multifamily housing. Fair share production
8 shortfalls, should they occur, would be a product of the severity of these constraints
9 rather than the result of an inadequate affordable housing effort on the part of the city
10 of Larkspur.
11

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10 TABLE H-32

11
12 SCHEDULE OF HOUSING PROGRAMS

<u>Program</u>	<u>Name</u>	<u>Duration</u>	<u>Completion Date</u>
1.1.1	Condo conversion		Partially Completed
1.4.1	Mobile home zoning	6 months	Completed
1.5.1	Rental rezoning	one year	1995
1.6.1	Downtown rentals	one year	1991
2.1.1	Inclusionary policy		ongoing
2.1.2	Schemes for low/mod.		1992
2.2.1	Funding investigation		ongoing
2.4.1	Delete condo reports	3 months	1989
2.5.1	Housing Opportunity Fund Study	9 months	
2.6.1	Mixed-use concepts		ongoing
2.6.2	Surplus school sites study	6 months	1991
2.11.1	Minimize PD floor area	6 months	1991
2.13.1	Housing Impact Fee Study		1992
2.15.1	Fee waivers for low/mod,elderly		1993
2.15.2	Density and parking waivers		1993
3.2.1	Family hsg. criteria		ongoing

1	4.2.1	Elderly/handicap ordinance	one year	1992
2	4.2.2	Public Information re: Housing Services		1990

10.0 PUBLIC PARTICIPATION

Preparation of the 1990 Housing Element involved a number of steps intended to provide an opportunity for citizen participation:

1. A mailing list was sent to persons expressing interest in the General Plan hearings.
2. Noticing in the Marin Independent Journal.
3. Posting notices at major apartment complexes in the city.
4. Providing copies of the draft Housing Element in the public library;
5. Planning commission and city council public hearings prior to adopting the Housing Element.

4
5 APPENDIX A

6 PERMIT COSTS IN LARKSPUR

7 o Permit costs can vary substantially from site to site depending on site conditions,
8 location, and the type and design of development. In estimating a "minimum" cost
9 to a developer to go through the local permit process in Larkspur, only the basic
10 permits required of all developments were considered. While these figures can give
11 a general indication of permit process expense, it should be noted that the "mini-
12 mum" cost estimated would probably never be realized by a developer for the
13 following reasons:

14 1. Much of the remaining developable land is subject to moderate to severe envi-
15 ronmental constraints, such as steep slopes, underlying bay muds, and drainage
16 problems. Careful soils engineering and design studies, reviews and associated
17 permits will be required on a site-to-site basis.

18 2. Some remaining developable parcels in Larkspur are smaller infill sites suitable
19 for single-family residential units. Many of these sites, however, were originally
20 subdivided into lot sizes or put into zoning classifications that are inconsistent
21 with residential development. In these situations, variances or conditional use
22 permits may be required.

23
24 Scenarios

25 Given the aforementioned considerations, minimum permit cost estimates are discussed
26 herein for two types of residential development, a condominium and a single-family
27 unit on level land. A major high portion of the permit fees, however, is charged by the
28 Marin Municipal Water District for a water hookup.

29 Home A: is a 1,900 sq ft family, detached four -bedroom, two-bath unit.

30 Home B: is one of four 950 sq ft attached, two-bedroom 1 1/2 bath condominiums.

31 The following table shows the approximate costs associated with the various permits
32 required by the city of Larkspur.

33 It is assumed that the total valuation upon which building permits are based, for the
34 single family is: 1,900 sq ft @ 100/sq ft = \$1,900

TABLE A - 1

CITY OF LARKSPUR PERMIT COSTS
FOR A SINGLE FAMILY DWELLING
(1990)

Permit	954.50
Plan Check	620.43
Ord 428	150.00
Energy	24.00
SMIP	13.30
Plan retention	25.00
Electrical	25.75
Plumbing	25.75
Mechanical	25.75
Sewer Connection approx	<u>500.00</u>
TOTAL	\$2,264.48

APPENDIX B

TABLE B

HYPOTHETICAL APARTMENT EXPENSES AND REVENUES (1980)

Scheduled Annual Revenues

50 two-bedroom units @ \$600/month	
x .95 occupancy rate	\$360,000
Effective Gross Income	342,000

Operating Costs

30% of Effective Gross Income	\$102,600
Net Operating Income	239,400
Minus Dept Service	<u>-422,876</u>
Cash Flow	\$(-183,474)

APPENDIX C

Definitions

Householder	The person or one of the persons in whose name the home was owned or rented.
Householder, family:	A householder living with one or more persons related to him/her by blood, marriage, or adoption.
Householder, non-family:	A householder living alone or only with persons unrelated to him/her.
Income:	Very low: 50% of area or county median income
	Low: between 51 and 80% of the area or county median
	Moderate: between 81% and 120% of the area or county median
	Above moderate: above 120% of the area or county median

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7 Appendix D
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11 Potential Housing Sites
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SITE NAME: Lincoln Courts
MAP REFERENCE:
OWNER: Lincoln Property Company
LOCATION: Larkspur Landing Circle
ASSESSOR PARCEL #S: 18-191-12, 22, 31 32
SIZE: 23 acres
SLOPE: 25-30 %
ZONING: Planned Development
PRESENT USE: Multi-family

COMMENT: 248 unit multi-family unit project under construction. The project has a recorded subdivision map recorded but initially it will be a rental project.

DEVELOPMENT CONSTRAINTS:

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SITE NAME: Lincoln Phase III (Tubb Lake)
MAP REFERENCE:
OWNER: Lincoln Property Company
LOCATION: Larkspur Landing Circle
ASSESSOR PARCEL #S: 18-191-19, 21
SIZE: 18.2 acres
SLOPE: 30-40% approximately.
ZONING: Planned Development
PRESENT USE: Vacant

COMMENT: The general plan Landuse chapter has shown the property as low density residential with a maximum density of 90 units. The precise number will be set by the precise plan with reference to the Slope and Hillside Ordinance.

DEVELOPMENT CONSTRAINTS: Traffic impacts and slope stability questions. Adjacent streets have traffic levels approaching unacceptable levels of service. The site terrain is not suited for intense development.

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14 SITE NAME: Marin Sanitary Plant
15 MAP REFERENCE:
16 OWNER: Marin Sanitary District #1
17 LOCATION: East Sir Francis Drake Blvd.
18 ASSESSOR PARCEL #:S: 18-171-32
19 SIZE: 9.9
20 SLOPE: 7% approximately
21 ZONING: Planned Development
22 PRESENT USE: Sanitary corporation yard

23
24 COMMENT: The sanitary treatment operations were closed several years ago. The
25 district is currently seeking other locations for its corporation yard.
26 The landuse chapter of the general plan shows a maximum develop-
27 ment potential for this site of 72 multi-family dwellings and 61,000
28 square feet of professional offices.

29
30 DEVELOPMENT CONSTRAINTS: Adjacent streets have traffic levels approaching
31 unacceptable levels of service. There are also drainage concerns about
32 the impacts of the failure of a small dam located uphill from the site.
33 The site may also have native american artifacts.

34
35 SITE NAME: Avoca
36 MAP REFERENCE:
37 OWNER: Avoca Corporation
38 LOCATION: 220-240 Lower Via Casitas
39 ASSESSOR PARCEL #:S: 22-153-01, 03
40 SIZE: .75 acre
41 SLOPE: 32%
42 ZONING: Third residential
43 PRESENT USE: Vacant

44 COMMENT: Variance for 22 units approved. 11 unit condominium plan previous
45 approved. Both approvals have run out their time limits.

46 DEVELOPMENT CONSTRAINTS: The site slope is steep for a multi-family project.

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3 SITE NAME: Cape Marin
4 MAP REFERENCE:
5 OWNER: Westworth Development
6 LOCATION: Barry Way
7 ASSESSOR PARCEL #S: 22-120-54, 22-700-all, and 20-710-all
8 SIZE: 28 acres
9 SLOPE: 0%
10 ZONING: Planned development
11 PRESENT USE: single family housing
12

13
14 COMMENT: Precise plan for 109 single family units approved. first phase of 53
15 units built. Second phase is under construction.
16

17 DEVELOPMENT CONSTRAINTS:
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22 SITE NAME: Ho Ho Springs
23 MAP REFERENCE:
24 OWNER: Donald Bisattini
25 LOCATION: 900 Blk of Magnolia
26 ASSESSOR PARCEL #S: 20-073-14
27 SIZE: 1.87 acres
28 SLOPE: 32%
29 ZONING: Third residential
30 PRESENT USE: vacant
31

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33 COMMENT: No current applications. AN EIR was approved several years ago for
34 a six unit project.
35

36 DEVELOPMENT CONSTRAINTS: Slope and limited site access.
37

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3 SITE NAME: Creekside
4 MAP REFERENCE:
5 OWNER: Thompson Devco
6 LOCATION: 600-700 Blk of Magnolia
7 ASSESSOR PARCEL #S: pages 20-30, 31, and 32.
8 SIZE: 21.7 acres
9 SLOPE: 0%
10 ZONING: Residential Master Plan
11 PRESENT USE: single family

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13
14 COMMENT: Construction is underway for this 70 single family residential project.

15 DEVELOPMENT CONSTRAINTS:

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21 SITE NAME: Tiscornia Winery
22 MAP REFERENCE:
23 OWNER: Mary Tiscomia
24 LOCATION: 600-700 Magnolia
25 ASSESSOR PARCEL #S: 20-160-05
26 SIZE: 23.1 acres
27 SLOPE: 30-60%
28 ZONING: Residential Master Plan
29 PRESENT USE: single family dwelling and winery buildings

30
31
32 COMMENT: Interim development density is .1 du/ac.

33
34 DEVELOPMENT CONSTRAINTS: Steep hillsides and mixed soils conditions, sever
35 traffic limitations of existing road system.

36

37

1990 GENERAL PLAN HOUSING ELEMENT UPDATE

2 December 19, 1990

3 Page 63

4 SITE NAME: Niven Nursery
5 MAP REFERENCE:
6 OWNER: Inez Niven et al.
7 LOCATION: Doherty Drive near Magnolia Avenue
8 ASSESSOR PARCEL #: 22-110-25, 29
9 SIZE: 17.9 acres
10 SLOPE: 0%
11 ZONING: Light industrial
12 PRESENT USE: Wholesale and retail nursery

13 COMMENT: The city wishes to retain the use on the site. When The replacement
14 use for the property is to be single family with about 90 single family
15 dwellings. The general plan calls for a specific plan to be prepared on
16 before a new use is allowed.

17 DEVELOPMENT CONSTRAINTS: Traffic conditions adjacent to the property.

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24 SITE NAME: Holcomb/William - NWPRR
25 MAP REFERENCE:
26 OWNER: Northwestern Pacific Railroad Company
27 LOCATION: 300-400 Blk William Avenue and Holcomb
28 ASSESSOR PARCEL #: 21-173-02; 214-05
29 SIZE: 6 acres
30 SLOPE: 0%
31 ZONING: First Residential
32 PRESENT USE: Vacant

33
34 COMMENT: The new general plan assigns the property to a very low density
35 residentially density which would allow about two units.

36
37 DEVELOPMENT CONSTRAINTS:
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3 SITE NAME: McLaren
4 MAP REFERENCE:
5 OWNER: Charles and Ida McLaren
6 LOCATION: 400 Blk Elm Ave
7 ASSESSOR PARCEL #S: 21-214-01, 3, 6, 7, 8, 9, 10 etc.
8 SIZE: approximately 8 acres
9 SLOPE: approximately 25%
10 ZONING: First residential
11 PRESENT USE: Vacant

12
13
14 COMMENT: Slope calculations indicate that the site has a potential development of
15 14 units.

16
17 DEVELOPMENT CONSTRAINTS: Portion of the site is steeply sloping. Limited site
18 access. Strong neighborhood apposition to the development.

20
21
22
23 SITE NAME: EAH Affordable Housing
24 MAP REFERENCE:
25 OWNER: City of Larkspur/EAH
26 LOCATION: 700 Blk Magnolia
27 ASSESSOR PARCEL #S: 20-280-54
28 SIZE: 4.23 acres
29 SLOPE: 0%
30 ZONING: Planned Commercial
31 PRESENT USE: Multi-family housing

32
33
34 COMMENT: 28 unit affordable multi-family housing project under construction.

35
36 DEVELOPMENT CONSTRAINTS:

37
38

1
2
3 SITE NAME: Safeway Site
4 MAP REFERENCE:
5 OWNER: Wareham Development
6 LOCATION: Bon Air Road and Magnolia
7 ASSESSOR PARCEL #S: 20-122-05
8 SIZE: 2.85 acres
9 SLOPE: 0%
10 ZONING: First and Second commercial
11 PRESENT USE: Restaurant and vacant super market.

12
13
14 COMMENT: Former Safeway store. The general plan calls for the development of
15 a specific plan for the property when it is redeveloped. The plan is to
16 include a mix of office, neighborhood serving retail and residential.

17
18 DEVELOPMENT CONSTRAINTS: Traffic limitations and impacts on the adjacent
19 creek.
20
21
22
23

24 SITE NAME: Peters
25 MAP REFERENCE:
26 OWNER: Richard Peters
27 LOCATION: Ward Street, Rice Lane, and Cane Street.
28 ASSESSOR PARCEL #S: 20-262-04, 09, 20.
29 SIZE: 38,000 sqft
30 SLOPE: approx 8%
31 ZONING: Residential master plan
32 PRESENT USE: Single Family dwellings.

33
34 COMMENT: A preliminary plan has been approved for a nine unit multi-family
35 project. A precise plan has been submitted for this project.
36
37

38 DEVELOPMENT CONSTRAINTS:
39
40
41

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100 general

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